

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales · Charity number 210585

Details

Other names CARDINGTON COPLE & EASTCOTTS CHARITY

Status Registered

Legal form Other

Registered 1962-09-13

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

Contact

Address 30 Water End
Cople
Bedford
MK44 3TY

Phone 01234831344

Email SMTHACKER46@GMAIL.COM

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: Housing retired or residents in need from the Area of Benefit, namely the parishes of Cardington, Cople and Eastcotts.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** PARISHES OF CARDINGTON COPLE AND EASTCOTTS
- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£59,157	£42,904	-	-
2024-03-31	£58,147	£35,464	-	-
2023-03-31	£61,227	£123,942	-	-
2022-03-31	£61,023	£50,617	-	-
2021-03-31	£43,028	£30,853	-	-

Trustees

Name	Role	Appointed
ALAN NOTHARD		2015-01-09
CHARLES WHITBREAD		
Colin Caborn		2023-05-15
Jason Whaley		2026-02-27
Leigh James Coombs		2023-06-29
Paul Goss		2020-11-09
Rev Paul James Messam		2022-06-01
Sandie Mulligan-Findlay		2025-09-01
Sarah Russell		2025-06-11
Vanessa Holland		2025-01-14
Vincent Wayne Hislop		2016-01-29

Linked charities

- SAMUEL WHITBREAD (210585-1)
- STEPHEN WHITBREAD (210585-2)
- CHARITY OF THE REVEREND MAURICE FARRELL (210585-3)
- CHARITY OF THOMAS FORSTER THE ELDER (210585-4)
- THOMAS FORSTER THE YOUNGER (210585-5)
- HUMPHREY HARLESTON (210585-6)
- WHITEMEN'S CHARITY (210585-7)
- WIDOW'S CHARITY (210585-8)

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales - Charity number 210585

Accounts



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	01	04	2024		31	03	2025

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

30 Water End
Cople
Bedford
Postcode <input type="text" value="MK44 3TY"/>

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Rev Fr Paul Messam	Ex Officio	16-06-22	St Mary's Cardington
4	Alan Apling	Cardington PC Rep	01.09.05	Cardington Parish Council
5	Alan Nothard	Cardington PC Rep	14.01.15	Cardington Parish Council
6	Lesley Cole	Cople PC Rep	18.03.13 – 03.10.24	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Shortstown Parish Council
9	Colin Caborn	Councillor	05.06.23	Shortstown Parish Council
10	Leigh Coombs	Borough Councillor	29.06.23	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Vanessa Holland	Cotton End PC Rep	14.01.25	Cotton End Parish Council
13				
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

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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Section B Structure, governance and management

Description of the charity's trusts

<p>Type of governing document (eg. trust deed, constitution)</p>	<p>L1(R) 210.585. A/1 Scheme including appointment of Trustees and vesting in Official Custodian for Charities</p>
<p>How the charity is constituted (eg. trust, association, company)</p>	
<p>Trustee selection methods (eg. appointed by, elected by)</p>	<p>Ex-Officio Trustee Rev'd Fr Paul Messam, Team Rector, Elstow Abbey & Elstow Team Ministry. Assistant Area Dean of Bedford</p> <p>Nominative Trustees Bedford Borough Council (1) Cardington Parish Council (2) Cople Parish Council (2) Eastcotts Parish Council (2) Cotton End Parish Council (2)</p> <p>Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread <i>(First Co-optative Trustee shall be entitled to hold office for life)</i></p>

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The Charity is a member of the Almshouse Association</p> <p>Trustees are nominated by local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings were held quarterly in St Mary's Church.</p> <p>Member of the Almshouse Association</p> <p>Annual property inspections take place by Trustees and Clerk 5 year electrical inspections are carried out by commercial electricians. Annual inspection of smoke alarms are inspected by one nominated Trustee and Clerk. All properties have smoke alarms connected to the mains</p>
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Summary of the objects of the charity set out in its governing document

Cardington, Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed each year seeking advice from the Valuation Office Agency

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D**Achievements and performance**

Summary of the main achievements of the charity during the year

Routine Property Maintenance Total for the year amounted to £22,257.03

Section E**Financial review**

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-
 Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution.
 Cyclical Maintenance Fund (CMF) in Savings Account
 Routine Maintenance Fund (RMF)
 Business Reserves Account and
 Liquidity Manager Account

Details of any funds materially in deficit

Almshouse Loans
 Repayments are made twice a year, balance outstanding at year end 31 March 2025 £28,875
 Loan 1 last repayment 24 June 2028
 Loan 2 last repayment 15 April 2032

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Weekly Maintenance Contribution (WMC) for the 8 properties. The WMC are reviewed annually using the VOA to establish equivalent fair rent.

Key objectives – Annual property inspections to identify any maintenance issues, in addition to day to day issues.

Trustees invest £500 per month in M&G investments. (7 named investments as stated in the Charity Schedule are increased on a monthly basis by £50 per Charity, in addition to £150 per month to the Emergency Repair Fund).

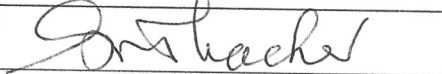
Section F Other optional information

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Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sandra Margaret Thacker	
Position (eg Secretary, Chair, etc)	Clerk to the Trustees	
Date	15/10/25	

CARDINGTON, COPLE & EASTCOTTS CHARITY

Charity Commission Registration: 210585

ANNUAL REPORT & ACCOUNTS YEAR ENDING

31 MARCH 2025

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015 – 3 October 2024

ACTING CHAIRMAN MR ALAN APLING

Appointed 15 October 2024

CLERK TO THE TRUSTEES

Mrs Sandra Thacker

30 Water End

Cople Beds MK44 3TY

TRUSTEES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend Father Paul Messam
Team Rector, Elstow Abbey & Elstow Team Ministry
Assistant Area Dean of Bedford
14 June 2022

NOMINATED TRUSTEE

BEDFORD BOROUGH COUNCIL

Councillor Leigh Coombs
29.06.23 – 28.6.27

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
Cardington MK44 3SF
Appointed 01.09.21 - 31.08.25

Mr Alan Nothard
10 Yeomans Gate
Cardington MK44 3SF
Appointed 03.07.23 – 02.07.27

COPE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 12.05.23 – 11.05.27

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 10.07.23 – 09.07.27

Miss Vanessa Holland
30 De Havilland Avenue
Shortstown
Bedford MK45 3BF
Appointed 14.01.25 – 13.01.29

SHORTSTOWN PARISH COUNCIL

Mr Colin Caborn
253 Old Harrowden Road
Harrowden
Bedford
MK42 0TB
Appointed 05.06.23 – 04.06.27

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.24 - 08.11.28

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green
Constructed 1780
Sum insured £292,644

Listed Building Grade II
Reinstatement costs £246,344.00
Occupied from 15 September 2022

No 2 The Green
Constructed 1780
Sum insured £329,914

Listed Building Grade II
Reinstatement costs £277,718.00
Occupied from 8 August 2022

No 3 The Green
Constructed 1780
Sum insured £285,742

Listed Building Grade II
Reinstatement costs £240,534.00
Occupied from 01 April 2017

No 4 The Green
Constructed 1780
Sum insured £305,067

Listed Building Grade II
Reinstatement costs £256,802.00
Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages
Constructed 1978
Sum Insured £184,132

Reinstatement costs £181,000.00
Occupied from 20 April 2015

No 2 Jubilee Cottages
Constructed 1978
Sum Insured £184,132

Reinstatement costs £181,000.00
Occupied from 25 February 2022

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road
Constructed 1830
Sum Insured £215,018

Reinstatement costs £155,000.00
Occupied from 15 September 2024

No 2 Southill Road
Constructed 1830
Sum Insured £215,018

Reinstatement costs £155,000.00
Occupied from 1 December 2022

NB Rebuild costs as per Robinson & Hall January 2023.
The Charity Brokers have recommended that rebuild costs should be reviewed every 3 years.
Next review will be 2026
VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2025

The 2024-2025 set of accounts have been prepared on a receipts and payments basis.

Finance

Income was greater than expenditure.

Balance at Bank at 31 March 2025	£3,535.81	Routine Maintenance Fund (RMF)
Balance Reserve Fund at 31 March 2025	£20,246.55	
Balance at Virgin Savings Account	£10,836.35	Cyclical Maintenance Fund (CMF)
Balance at Liquidity Manager Account	£43,387.39	

WMC – Residents are paying their contributions on the 15th of each month via standing order. One Resident pays the WMC weekly.

Loan arrangement with the Almshouse Association (AA)

Loan 1 - Repayment is £1,312.50 at six monthly intervals in June and December by standing order. Outstanding at year end - £9,187.50

Loan 2 – Repayment is £1,312.50 to be paid at six monthly intervals in October and April each year. Outstanding at year end - £19,687.50

M&G Investments as at 31 March 2025

Investments currently stand at –

£42,624.03 Investments (written notice required for withdrawals).
– within this figure is £13,622.32 Emergency Repair Fund (ERF).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to the Investment Fund. Total invested in M&G this financial year £6,000.

Agreed by the Trustees - £5,000 to remain in the current account and £20,000 in the Bank Reserves Account. Monies over and above this amount are to be deposited in the 95 day notice Liquidity Account with £20,000 to remain in the 30day notice Account.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2025 totalled £22,257.03

During 2024 one property became vacant and was advertised in the areas of the Charity Scheme. General maintenance was carried out, complete redecoration and deep clean prior to the residents moving into the property..

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
June 2025

March 2024	Year ended March 2025 Income and Expenditure	March 2025
	Income	
6,557.32	WMC 1 The Green	7,080.60
6,557.32	WMC 2 The Green	7,080.00
7,756.62	WMC 3 The Green	8,458.66
7,753.00	WMC 4 The Green	8,647.00
6,976.66	WWC No 1 Jubilee Cottages	7,250.00
8,046.86	WWC No 2 Jubilee Cottages	8,264.66
7,800.00	WMC No 1 Southill Road	4,125.50
6,600.00	WMC No 2 Southill Road	8,251.00
100.00	Refund from Flush and Flow	0
58,147.78		59,157.42
	Expenditure	
5,250.00	AA Loan repayments June and December	5,250.00
343.00	Almshouse Assoc Membership	353.00
126.00	Independent Examiner	175.00
1,276.13	Property Insurance	1,221.65
6,531.92	Clerk's Salary and PAYE	6,801.36
285.36	Clerk's Mileage/Postage/Expenses	316.41
400.00	Annual Benevolence	440.00
2,188.20	Repairs and Maintenance No 1 The Green	2,397.80
2,513.20	Repairs and Maintenance No 2 The Green	752.00
3,702.60	Repairs and Maintenance No 3 The Green	2,663.37
3,273.20	Repairs and Maintenance No 4 The Green	3,356.80
288.00	External Work at No 1-4 The Green	0.00
253.00	Repairs and Maintenance No 1 Jubilee	1,776.80
248.00	Repairs and Maintenance No 2 Jubilee	1,225.80
577.95	Repairs and Maintenance No 1 Southill Road	7,234.48
858.00	Repairs and Maintenance No 2 Southill Road	2,579.98
270.00	Jubilee Car Park grass cutting	270.00
54.00	External Payroll Services	90.00
935.28	Property Reinstatements	0.00
90.90	WMC Reimbursement of WMC No 2 JC	0.00
6,000.00	Funds to M&G Investments	6,000.00
35,464.74		42,904.45
28,683.04	Income less expenditure	16,252.97

**STATEMENT OF ASSETS &
LIABILITIES
ASSETS**

Robinson & Hall Property Rebuild figures, 12 May 2023		Sum insured to June 2024	Sum insured to June 25
	Property - Fixed Assets		
246,344.00	1 The Green	283,295.00	292,644.00
277,718.00	2 The Green	319,375.00	329,914.00
240,534.00	3 The Green	276,614.00	285,742.00
256,802.00	4 The Green	295,322.00	305,067.00
155,000.00	1 Jubilee Cottages	178,250.00	184,132.00
155,000.00	2 Jubilee Cottages	178,250.00	184,132.00
181,000.00	1 Southill Road	208,150.00	215,018.00
181,000.00	2 Southill Road	208,150.00	215,018.00
	Land adjoining		
	1-2 Jubilee Cottages	1.00	1.00
1,693,398.00	Totals	1,947,407.00	2,011,668.00
	Non-current Assets:-		
Next reinstatement 2026	M&G Investments as at	31-Mar-24	31-Mar-25
	<i>National Association Almshouses Common Investment Fund</i>		
	Shares - Value as at 31 March 24 & 25	2024	2025
	Thomas Forster Elder	3,168.34	3,997.65
	Humphery Harleston	3,257.74	4,093.25
	Widows Charity	3,184.62	4,015.06
	Rev Maurice Farrel	3,069.43	3,891.88
	Thomas Forster the Younger	3,145.30	3,973.02
	Samuel Whitbread	4,197.64	5,098.40
	Whitemans Charity	3,107.37	3,932.45
	Emergency Repair Fund (Accumulation)	11,030.00	13,622.32
		34,160.44	42,624.03
	Current assets:-		
	Bank Current Account	4,218.44	3,535.81
	Bank Reserve Account	10,046.04	20,246.55
	Cyclical Maintenance Fund (Virgin a/c)	20,465.50	10,836.35
	Liquidity Account	25,294.04	43,387.39
	Current Liabilities		
	Almshouse Assoc Repayments Loan 1	-2,625.00	-2,625.00
	Almshouse Assoc Repayments Loan 2	-2,625.00	-2,625.00
	Non-Current Liabilities		
	Almshouse Assoc outstanding loan 1	-11,812.50	-9,187.50
	Almshouse Assoc outstanding loan 2	-22,312.50	-19,687.50
	TOTAL ASSET VALUE minus Liabilities	2,024,528.96	2,098,173.13

MAINTENANCE 2024-2025**TOTALS**

			No 1 The Green	
30-May-24	13	Valuation Office	10.80	
25-May-24	19	Replace roof flashing	350.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
26-Jul-24	53	French drain repoint joints with mortar	575.00	
3-Sep-24	66	Garden work - drain repair & French drain	640.00	
8-Nov-24	95	Rat problem at front of property	180.00	
17-Dec-24	109	Toilet flush problem	155.00	
21-Mar-25	132	Valuation Office	18.00	
29-Mar-25	138	Repainted Front Door	325.00	
				2,397.80
			No 2 The Green	
22-May-24	17	Replace roof flashings	390.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
5-Jul-24	45	Toilet repair	104.00	
7-Aug-24	56	Replacement basin taps	114.00	
3-Jul-24	44	TV Licence paid and reimbursed £7.50		
16-Jan-25	119	TV Licence paid and reimbursed £7.50		
				752.00
			No 3 The Green	
30-May-24	13	Valuation Office	10.80	
25-May-24	20	Replace roof flashings	460.00	
24-Jun-24	35	Smoke/Heat alarms to mains plus tester	780.00	
13-Sep-24	68	French drain front and rear repointing	795.00	
13-Sep-24	69	Front bulb replaced	36.00	
19-Sep-24	77	Clear mould and treat	180.00	
1-Nov-24	94	Replaced fence posts	227.00	
25-Oct-24	90	Electric heaters checked	54.00	
12-Dec-24	105	Towel rail replacement	72.00	
4-Feb-25	123	Moisture Meter	30.57	
21-Mar-25	132	Valuation Office	18.00	
				2,663.37
			No 4 The Green	
25-May-24	21	Replace roof flashings	475.00	
24-Jun-24	35	Smoke/Heat alarms to mains plus tester	780.00	
1-Jul-24	40	Broken roof tiles	70.00	
17-Jul-24	49	Replaced gate post	210.00	
3-Sep-24	67	Gutter and fence work	340.00	
23-Sep-24	71	Replace bathroom extractor fan	168.00	
19-Sep-24	77	Clear mould and treat	390.00	
9-Aug-24	81	Tree pruned by the gate	100.00	
1-Nov-24	94	Replaced fence posts	113.00	
23-Dec-24	111	Replacement cooker	424.00	
2-Jan-25	113	Replacement toilet sea	106.80	
24-Feb-25	131	Lounge and damp patches treated	180.00	
				3,356.80
			No 1 Jubilee Cottages	
14-May-24		Replacement Fence	920.00	
30-May-24	13	Valuation Office	10.80	
24-Jun-24	34	Smoke/Heat alarms to mains	684.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
21-Mar-25	132	Valuation Office	18.00	
				1,776.80
			No 2 Jubilee Cottages	
30-May-24	13	Valuation Office	10.80	

TOTALS

24-Jun-24	34	Wireless smart links	186.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
31-Jul-24	54	Drains flushed	155.00	
3-Sep-24	65	Treated shed	160.00	
9-Aug-24	81	Apple tree removed	250.00	
27-Jan-25	122	Replacement kitchen taps	140.00	
11-Feb-25	124	Replaced shower	162.00	
21-Mar-25	132	Valuation Office	18.00	1,225.80
		No 1 Southill Road		
12-Apr-24	03	Roof Repairs	270.00	
14-May-24	12	Grass cutting	40.00	
30-May-24	13	Valuation Office	10.80	
30-May-24	22	Grass cutting	40.00	
31-May-24	23	Electric Bill	16.38	
7-Jun-24	24	Plasterer	270.00	
11-Jun-24	25	Carpenter	85.00	
17-Jun-24	33	Moss Removal	290.00	
12-Jun-24	26	Redecoration	3,550.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
19-Jun-24	38	Deep clean	240.00	
22-Jun-24	41	Grass cutting	40.00	
5-Jul-24	43	Electric Bill	41.48	
26-Jul-24	52	Grass cutting and shrub and hedge tidy	100.00	
5-Aug-24	55	Electric Bill	33.06	
8-Aug-24	57	Dehumidifier	149.98	
19-Aug-24	59	Garden clearance and grass cutting	70.00	
17-Sep-24	70	Electric Bill	32.92	
23-Sep-24	72	Install external electric point	390.00	
18-Sep-24	75	Chimney work replace bolt on shed	175.00	
19-Sep-24	77	Treated chimney breast refix vent	220.00	
19-Sep-24	77	Paint repair in bathroom door repair	180.00	
26-Sep-24	80	Electric Bill	21.84	
11-Oct-24	83	Replacement shower	172.80	
17-Oct-24	86	Electric Bill	10.25	
30-Oct-24	93	Clean and treat shed	90.00	
23-Oct-24	92	Cleared moss and sealed chimney	120.00	
20-Nov-24	96	Painting over concrete at front of property	97.50	
25-Nov-24	102	Replaced rear security light	162.00	
15-Jan-25	117	Moisture Meters	30.97	
29-Mar-25	137	Front wall - holes filled in and painted	122.50	
21-Mar-25	132	Valuation Office	18.00	7,234.48
		No 2 Southill Road		
12-Apr-24	03	Roof Repairs	270.00	
12-Jun-24	26	Cleaned walls and treated	270.00	
17-Jun-24	33	Moss Removal	290.00	
24-Jun-24	36	Wireless alarm test switch	144.00	
18-Sep-24	76	Replace air vent/hole in bed wall & kitchen	610.00	
30-Oct-24	93	Clean and treat shed	90.00	
23-Oct-24	92	Cleared moss and sealed chimney	120.00	
20-Nov-24	96	Painting over concrete at front of property	97.50	
21-Feb-25	129	Checking electrics and storage heaters	66.00	
14-Mar-25	134	Replacement toilet in bathroom	360.00	
29-Mar-25	137	Front wall - holes filled in and painted	122.50	
23-Mar-25	140	Replacement dehumidifier	139.98	2,579.98

Jubilee Car Park				TOTALS
5-Apr-24	02	Grass cutting	30.00	
1-May-24	10	Grass cutting	30.00	
14-May-24	12	Grass cutting	30.00	
30-May-24	22	Grass cutting	30.00	
30-Jun-24	41	Grass cutting	30.00	
26-Jul-24	52	Grass cutting	30.00	
19-Aug-24	59	Grass cutting	30.00	
11-Oct-24	82	Grass cutting	30.00	
27-Nov-24	103	Grass cutting	30.00	
				270.00
		END OF YEAR TOTAL		22,257.03

Independent examiner's report to the trustees of Cardington, Cople & Eastcotts Charity

I report on the accounts of the Trust for the year ended 31 March 2025, which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SJ Gilpin

Sally J Gilpin FCCA, ATT

S J Tax Limited

The Old Stable House, 3 Woodlands Close, Cople, Bedfordshire, MK44 3UE

10/07/2025

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales - Charity number 210585

Accounts



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	01	04	2023		31	03	2024

Section A Reference and administration details

Charity name Cardington, Cople & Eastcotts Charity

Other names charity is known by

Registered charity number (if any) 210585

Charity's principal address

30 Water End	
Cople	
Bedford	
Postcode	MK44 3TY

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Rev Fr Paul Messam	Ex Officio	16-06-22	St Mary's Cardington
4	Alan Apling	Councillor	01.09.05	Cardington Parish Council
5	Alan Nothard	Cardington PC Rep	14.01.15	Cardington Parish Council
6	Lesley Cole	Cople PC Rep	18.03.13	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Eastcotts Parish Council
9	Colin Caborn	Councillor	05.06.23	Eastcotts Parish Council
10	Leigh Coombs	Borough Councillor	29.06.23	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Lesley Seymour	Councillor	09.11.20 – 10-06-23	Cotton End Parish Council
13				
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

L1(R) 210.585. A/1
Scheme including appointment of Trustees and vesting in Official Custodian for Charities

How the charity is constituted
(eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

Ex-Officio Trustee Rev'd Fr Paul Messam, Team Rector, Elstow Abbey & Elstow Team Ministry. Assistant Area Dean of Bedford

Nominative Trustees
Bedford Borough Council (1)
Cardington Parish Council (2)
Cople Parish Council (2)
Eastcotts Parish Council (2)
Cotton End Parish Council (2)

Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread
(*First Co-optative Trustee shall be entitled to hold office for life*)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is a member of the Almshouse Association

Trustees are nominated by local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings were held quarterly in St Mary's Church.

Member of the Almshouse Association

Annual property inspections take place by Trustees and Clerk
5 year electrical inspections are carried out by commercial electricians.
Annual inspection of smoke alarms are inspected by one nominated Trustee and Clerk.

Some properties have smoke alarms connected to the mains – in 2024 all properties will be connected in this way

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Cardington, Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed each year seeking advice from the Valuation Office Agency

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Roof work at The Green to the four properties carried out.
Routine Property Maintenance Total for the year amounted to £14,154.15

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-
Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution.
Cyclical Maintenance Fund (CMF) in Savings Account
Routine Maintenance Fund (RMF)
Business Reserves Account and
Liquidity Manager Account

Details of any funds materially in deficit

Almshouse Loans
Repayments are made twice a year, balance outstanding at year end 31 March 2024 - £34,125.00.
Loan 1 last repayment 24 June 2028
Loan 2 last repayment 15 April 2032

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Weekly Maintenance Contribution (WMC) for the 8 properties. The WMC are reviewed annually using the VOA to establish equivalent fair rent.

Key objectives – Annual property inspections to identify any maintenance issues, in addition to day to day issues.

Trustees invest £500 per month in M&G investments. (7 named investments as stated in the Charity Schedule are increased on a monthly basis by £50 per Charity, in addition to £150 per month to the Emergency Repair Fund).

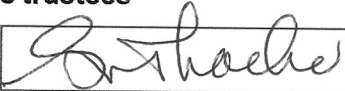
Section F Other optional information

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Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sandra Margaret Thacker	
Position (eg Secretary, Chair, etc)	Clerk to the Trustees	
Date	1/11/24	

**CARDINGTON, COPLE &
EASTCOTTS CHARITY**

Charity Commission Registration: 210585

**ANNUAL REPORT
& ACCOUNTS
YEAR ENDING**

31 MARCH 2024

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015

**CLERK TO THE TRUSTEES
Mrs Sandra Thacker
30 Water End
Cople Beds MK44 3TY**

TRUSTES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend Father Paul Messam
Team Rector, Elstow Abbey & Elstow Team Ministry
Assistant Area Dean of Bedford
14 June 2022

NOMINATED TRUSTEES

BEDFORD BOROUGH COUNCIL

Councillor Leigh Coombs
29.06.23 – 28.6.27

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
Cardington MK44 3SF
Appointed 01.09.21 - 31.08.25

Mr Alan Nothard
10 Yeomans Gate
Cardington MK44 3SF
Appointed 03.07.23 – 2 July 27

COPLE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 12.05.23 – 11 May 27

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 10.07.23 – 09.07.27

Mrs Lesley Seymour
14 Trow Close
Cotton End
Bedford MK45 3BF
Appointed 11.06.19 - 10.06.23

SHORTSTOWN PARISH COUNCIL

Mr Colin Caborn
253 Old Harrowden Road
Harrowden
Bedford
MK42 0TB
Appointed 05.06.23 – 04.06.27

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.20 – 08.11.24

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green

Constructed 1780
Sum insured £283,295

Listed Building Grade II
Reinstatement costs £246,344.00
Occupied from 15 September 2022

No 2 The Green

Constructed 1780
Sum insured £319,375

Listed Building Grade II
Reinstatement costs £277,718.00
Occupied from 8 August 2022

No 3 The Green

Constructed 1780
Sum insured £276,614

Listed Building Grade II
Reinstatement costs £240,534.00
Occupied from 01 April 2017

No 4 The Green

Constructed 1780
Sum insured £295,322

Listed Building Grade II
Reinstatement costs £256,802.00
Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages

Constructed 1978
Sum Insured £178,250

Reinstatement costs £181,000.00
Occupied from 20 April 2015

No 2 Jubilee Cottages

Constructed 1978
Sum Insured £178,250

Reinstatement costs £181,000.00
Occupied from 25 February 2022

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road

Constructed 1830
Sum Insured £208,150

Reinstatement costs £155,000.00
Occupied from 15 October 2022

No 2 Southill Road

Constructed 1830
Sum Insured £208,150

Reinstatement costs £155,000.00
Occupied from 1 December 2022

NB Rebuild costs as per Robinson & Hall January 2023.

The Charity Brokers have recommended that rebuild costs should be reviewed every 3 years.

Next review will be 2026

VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2024

The 2023-2024 set of accounts have been prepared on a receipts and payments basis.

Finance

Income was greater than expenditure.

Balance at Bank at 31 March 2024	£4,218.44	Routine Maintenance Fund (RMF)
Balance Reserve Fund at 31 March 2024	£10,046.04	
Balance at Virgin Savings Account	£20,465.50	Cyclical Maintenance Fund (CMF)
Balance at Liquidity Manager Account	£25,294.04	

WMC – Residents are paying their contributions on the 15th of each month via standing order. One Resident pays the WMC weekly.

Loan arrangement with the Almshouse Association (AA)

Loan 1 - The existing AA loan was arranged in May 2015, the loan repayment is £1,312.50 at six monthly intervals in June and December by standing order. Outstanding at year end - £11,812.50

Loan 2 - The second AA Loan was arranged in 2021. £1,312.50 to be paid at six monthly intervals in October and April each year. Outstanding at year end - £22,312.50

M&G Investments as at 31 March 2024

Investments currently stand at –

£34,160.44 Investments (written notice required for withdrawals).
– within this figure is £11,030.00 (Emergency Repair Fund (ERF)).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to the Investment Fund. Total invested in this financial year £6,000.

Agreed by the Trustees - £5,000 to remain in the current account and £10,000 in the Bank Reserves Account. Monies over and above this amount are to be deposited in the 95 day notice Liquidity Account with £20,000 to remain in the 30day notice Account.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2024 totalled £14,154.15

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
June 2024

March 2023	Year ended March 2024 Income and Expenditure	March 2024
	Income	
3,832.77	WMC 1 The Green	6,557.32
4,109.91	WMC 2 The Green	6,557.32
7,279.92	WMC 3 The Green	7,756.62
7,280.00	WMC 4 The Green	7,753.00
6,759.96	WWC No 1 Jubilee Cottages	6,976.66
7,695.96	WWC No 2 Jubilee Cottages	8,046.86
4,864.35	WMC No 1 Southill Road	7,800.00
2,239.69	WMC No 2 Southill Road	6,600.00
1,994.30	Loan last tranche	0.00
1,524.07	Refunds - Council tax and Bank error	0.00
5,000	GRANTS	0.00
7.5	TV Licence re No 2 TG	0.00
528.66	WMC ERROR No 2 SR	0.00
0.00	Refund from Flush and Flow	100.00
61,227.15		58,147.78
	Expenditure	
26,000.00	Transfer	
5,250.00	AA Loan repayments June and December	5,250.00
206.00	Almshouse Assoc Membership	343.00
126.00	Independent Examiner	126.00
1,190.94	Property Insurance	1,276.13
9,552.22	Clerk's Salary and PAYE	6,531.92
670.77	Clerk's Mileage/Postage/Expenses	285.36
425.00	Annual Benevolence	400.00
20,097.10	Repairs and Maintenance No 1 The Green	2,188.20
7,860.81	Repairs and Maintenance No 2 The Green	2,513.20
2,495.00	Repairs and Maintenance No 3 The Green	3,702.60
2,468.80	Repairs and Maintenance No 4 The Green	3,273.20
395.00	External Work at No 1-4 The Green	288.00
124.99	Repairs and Maintenance No 1 Jubilee	253.00
1,209.00	Repairs and Maintenance No 2 Jubilee	248.00
19,557.04	Repairs and Maintenance No 1 Southill Road	577.95
19,486.10	Repairs and Maintenance No 2 Southill Road	858.00
528.66	Reimbursement of WMC	0.00
220.00	Jubilee Car Park grass cutting	270.00
6,000.00	Funds to M&G Investments	6,000.00
72.00	External Payroll Services	54.00
7.50	TV Licence paid on behalf of No 4 TG	0.00
0.00	Property Reinstatements	935.28
0.00	WMC Reimbursement of WMC No 2 JC	90.90
123,942.93		35,464.74
-62,715.78	Income less expenditure	22,683.04

**STATEMENT OF ASSETS &
LIABILITIES
ASSETS**

Robinson & Hall Property Rebuild figures, 12 May 2023		Sum insured to June 2023	Sum insured to June 2024
	Property - Fixed Assets		
246,344.00	1 The Green	236,900.00	283,295.00
277,718.00	2 The Green	233,992.00	319,375.00
240,534.00	3 The Green	241,260.00	276,614.00
256,802.00	4 The Green	257,248.00	295,322.00
155,000.00	1 Jubilee Cottages	148,244.00	178,250.00
155,000.00	2 Jubilee Cottages	148,244.00	178,250.00
181,000.00	1 Southill Road	136,618.00	208,150.00
181,000.00	2 Southill Road	136,618.00	208,150.00
	Land adjoining		
	1-2 Jubilee Cottages	1.00	1.00
1,693,398.00	Totals	1,539,125.00	1,947,407.00
	Non-current Assets:-		
Next reinstatement 2026	M&G Investments as at	31-Mar-23	31-Mar-24
	<i>National Association Almshouses Common Investment Fund</i>		
	Shares - Value as at 31 March	2023	2024
	Thomas Forster Elder	2,378.05	3,168.34
	Humphery Harleston	2,462.03	3,257.74
	Widows Charity	2,393.34	3,184.62
	Rev Maurice Farrel	2,285.13	3,069.43
	Thomas Forster the Younger	2,356.41	3,145.30
	Samuel Whitbread	3,345.01	4,197.64
	Whitemans Charity	2,320.77	3,107.37
	Emergency Repair Fund (Accumulation)	8,567.74	11,030.00
		26,108.48	34,160.44
	Current assets:-		
	Bank Current Account	5,358.93	4,218.44
	Bank Reserve Account	18,042.23	10,046.04
	Cyclical Maintenance Fund (Virgin a/c)	13,066.35	20,465.50
	Liquidity Account	0.00	25,294.04
	Current Liabilities		
	Almshouse Assoc Repayments Loan 1	-2,625.00	-2,625.00
	Almshouse Assoc Repayments Loan 2	-1,312.50	-2,625.00
	Non-Current Liabilities		
	Almshouse Assoc outstanding loan 1	-14,437.50	-11,812.50
	Almshouse Assoc outstanding loan 2	-24,937.50	-22,312.50
	TOTAL ASSET VALUE minus Liabilities	1,558,388.49	2,024,528.96

MAINTENANCE 2023-2024**TOTALS**

No 1 The Green				
11-May-23	11	Guttering cleaned	31.25	
17-Jul-23	32	Moss removal from roof	735.00	
31-Jul-23	43	Slabs realigned	30.00	
6-Oct-23	60	Tree pruning	456.00	
3-Jan-24	87	Dehumidifier	149.95	
29-Jan-24	96	Replacement RCD	786.00	
				2,188.20
No 2 The Green				
11-May-23	11	Guttering cleaned	31.25	
31-May-23	19	Toilet repair	72.00	
17-Jul-23	32	Moss removal from roof	735.00	
25-Jul-23	39	Flush and flow drains	85.00	
28-Jul-23	41	Flush & Flow camera	350.00	
31-Jul-23	42	Porch light fittings replaced	92.00	
31-Aug-23	48	Damp survey	60.00	
28-Sep-23	57	Drains	250.00	
2-Oct-23	58	Drain Spares	188.20	
11-Oct-23	62	Drain work	235.80	
11-Dec-23	76	Replacement bathroom extractor fan	138.00	
12-Dec-23	78	Final drain payment	126.00	
3-Jan-24	88	Dehumidifier	149.95	
				2,513.20
No 3 The Green				
11-May-23	11	Guttering cleaned	31.25	
28-Jun-23	28	Outside tap repair	117.60	
17-Jul-23	32	Moss removal from roof	735.00	
31-Jul-23	42	Hot water adjustment	10.00	
21-Sep-23	54	Re fix banister	20.00	
27-Sep-23	56	New kitchen sink tap	144.00	
6-Oct-23	60	Tree pruning	583.80	
5-Oct-23	61	Toilet Block refurb	1,000.00	
24-Nov-23	74	Toilet Block last payment	446.00	
22-Jan-24	95	Reimbursement of Dehumidifier	129.95	
12-Jan-24	90	Replacement towel rail in bathroom	300.00	
10-Feb-24	99	Meter cupboard adjustment	165.00	
8-Feb-24	98	Washing line post adjusted	25.00	
				3,707.60
No 4 The Green				
11-May-23	11	Guttering cleaned	31.25	
31-May-23	18	Pest control	132.00	
17-Jul-23	32	Moss removal from roof	735.00	
31-Jul-23	43	Removal of Vegetation	45.00	
21-Sep-23	54	Re fix banister	25.00	
6-Oct-23	59	Feed for trees	108.00	
6-Oct-23	60	Tree pruning	576.00	
5-Oct-23	61	Toilet Block refurb	1,000.00	
24-Nov-23	74	Toilet Block last payment	446.00	
3-Jan-24	89	Dehumidifier	149.95	
8-Feb-24	98	Front garden post repaired	20.00	
				3,268.20
No 1 Jubilee Cottages				
17-Aug-23	47	Replacement external fan covers	25.00	

Charity Commission Registration: 210585

30-Jan-24	97	Replacement toilet fittings	228.00	253.00
		No 2 Jubilee Cottages		TOTALS
25-Jul-23	40	Flush & Flow	145.00	
17-Aug-23	47	Replacement external fan covers	25.00	
31-May-23	17	Correction of thermostat	60.00	
				230.00
		No 1 Southill Road		
17-Jul-23	38	Replacement cowl	288.00	
25-Oct-23	67	Installation of trickle vents	140.00	
12-Dec-23	83	Dehumidifier	149.95	
				577.95
		No 2 Southill Road		
19-Apr-23	7	Drainage problem	155.00	
25-Apr-23	9	Kitchen waste repair	275.00	
17-Jul-23	38	Replacement cowl	288.00	
25-Oct-23	67	Installation of trickle vents	140.00	
				858.00
		The Green		
6-Oct-23	60	Front bushes cut back	288.00	
				288.00
		Jubilee Car Park		
4-May-23	10	Grass Cutting	30.00	
13-Jun-23	23	Grass Cutting	60.00	
29-Jun-23	29	Grass Cutting	30.00	
13-Jul-23	35	Grass Cutting	30.00	
29-Aug-23	50	Grass Cutting	30.00	
23-Oct-23	69	Grass Cutting	30.00	
9-Nov-23	71	Grass Cutting	30.00	
12-Mar-24	105	Grass Cutting	30.00	
				270.00
		END OF YEAR TOTAL		14,154.15

Independent examiner's report to the trustees of Cardington, Cople & Eastcotts Charity

I report on the accounts of the Trust for the year ended 31 March 2024, which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SJ Gilpin

Sally J Gilpin FCCA, ATT
S J Tax Limited

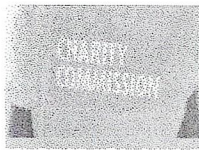
The Old Stable House, 3 Woodlands Close, Cople, Bedfordshire, MK44 3UE

16/07/2024

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales - Charity number 210585

Accounts



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	01	04	2022		31	03	2023

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

30 Water End
Cople
Bedford
Postcode <input type="text" value="MK44 3TY"/>

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Stephen Smith	Ex Officio	03-03-15 – 13-06 -22	St Mary's Cardington
4	Alan Apling	Councillor	01.09.05	Cardington Parish Council
5	Alan Nothard	Cardington PC Rep	14.01.15	Cardington Parish Council
6	Lesley Cole	Cople PC Rep	18.03.13	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Shortstown Parish Council
9	William Wilson-Apperson	Councillor	08.06.15	Shortstown Parish Council
10	Phillippa Martin-Moran-Bryant	Borough Councillor	25.07.19	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Lesley Seymour	Councillor	11.07.19	Cotton End Parish Council
13	Rev Fr Paul Messam	Ex Officio	16-06-22	St Mary's Cardington
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	L1(R) 210.585. A/1 Scheme including appointment of Trustees and vesting in Official Custodian for Charities
How the charity is constituted <i>(eg. trust, association, company)</i>	
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Ex-Officio Trustee (1) Rev'd Stephen Smith, Vicar of St Mary's Church Cardington replaced by Rev'd Fr Paul Messam, Team Rector, Elstow Abbey & Elstow Team Ministry. Assistant Area Dean of Bedford Nominative Trustees Bedford Borough Council (1) Cardington Parish Council (2) Cople Parish Council (2) Eastcotts Parish Council (2) Cotton End Parish Council (2) Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread <i>(First Co-optative Trustee shall be entitled to hold office for life)</i>

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:	The Charity is a member of the Almshouse Association
<ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>Trustees are nominated by local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings were held quarterly in St Mary's Church.</p> <p>Member of the Almshouse Association</p> <p>Annual property inspections take place by Trustees and Clerk 5 year electrical inspections are carried out by commercial electricians. Annual inspection of smoke alarms by one nominated Trustee and Clerk. Battery replacements are installed as and when necessary (most are connected to the electricity supply).</p>

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Cardington Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed every year

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Two Southill Road properties were refurbished, including walls plaster skimmed, redecoration and floor coverings throughout. The planned extensions were financially prohibitive.

Two properties on The Green became vacant. Work included walls plaster skimmed and redecoration throughout and replacement floor coverings.

Roof work at The Green to the four properties carried out.

Routine Property Maintenance.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-
Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution.
Cyclical Maintenance Fund (CMF) in Virgin Savings Account
Routine Maintenance Fund (RMF) £5K held in Bank Account
Business Reserves Account opened with Nat West

Details of any funds materially in deficit

Almshouse Loan – repayments are made twice a year, balance outstanding at year end 31 March 2023 - £39,375.00.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Weekly maintenance contribution (WMC) for the 8 properties. The WMC are reviewed annually using the services of the VOA to establish equivalent fair rent.

Key objectives – Annual property inspections identify any maintenance issues, in addition to day to day issues.

Trustees invest £500 per month in M&G investments. (7 named investments as stated in the Charity Schedule are increased on a monthly basis of £50 per Charity, in addition to £150 per month to the Emergency Repair Fund).

Section F**Other optional information**

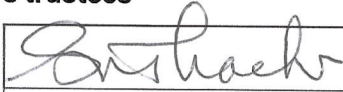
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Section G**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Sandra Margaret Thacker	
-------------------------	--

Position (eg Secretary, Chair, etc)

Clerk to the Trustees	
-----------------------	--

Date

27 / 10 / 23

CARDINGTON, COPLE & EASTCOTTS CHARITY

Charity Commission Registration: 210585

ANNUAL REPORT & ACCOUNTS YEAR ENDING

31 MARCH 2023

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015

CLERK TO THE TRUSTEES
Mrs Sandra Thacker
30 Water End
Cople Beds MK44 3TY
Email: smthacker@btinternet.com

TRUSTES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend, Stephen Smith
The Vicarage, Faldo Road
Bedford MK42 0EH
Appointment Indefinite
From 3 March 2015 – Retired 13 June 2022

The Reverend Father Paul Messam
Team Rector, Elstow Abbey & Elstow Team Ministry
Assistant Area Dean of Bedford
14 June 2022

NOMINATED TRUSTEES

BEDFORD BOROUGH COUNCIL

Councillor Phillippa Anne Martin-Moran-Bryant
Bedford Mk403SB
Appointed
25 July 2019 – 04.05.23

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
Cardington MK44 3SF
Appointed 01.09.21 - 31.08.25

Mr Alan Nothard
10 Yeomans Gate
Cardington MK44 3SF
Appointed 15.01.19- 03.07.23

COPE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 15.05.19 – 14.05.23

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 11.07.19 – 10.07.23

Mrs Lesley Seymour
14 Trow Close
Cotton End
Bedford MK45 3BF
Appointed 11.07.19 – 10.07.23

SHORTSTOWN PARISH COUNCIL

Mr William Wilson-Apperson
1 Blenheim Road
Shortstown
Bedford
MK42 0UY
Appointed 10.06.21 – 04.05.23

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.20 – 08.11.24

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green

Constructed 1780
Sum insured £236,900

Listed Building Grade II
Reinstatement costs £246,344.00
Occupied from 15 September 2022

No 2 The Green

Constructed 1780
Sum insured £233,992

Listed Building Grade II
Reinstatement costs £277,718.00
Occupied from 8 August 2022

No 3 The Green

Constructed 1780
Sum insured £241,260

Listed Building Grade II
Reinstatement costs £240,534.00
Occupied from 01 April 2017

No 4 The Green

Constructed 1780
Sum insured £257,248

Listed Building Grade II
Reinstatement costs £256,802.00
Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages

Constructed 1978
Sum Insured £148,244

Reinstatement costs £181,000.00
Occupied from 25 February 2022

No 2 Jubilee Cottages

Constructed 1978
Sum Insured £148,244

Reinstatement costs £181,000.00
Occupied from 8 September 2016

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road

Constructed 1830
Sum Insured £136,618

Reinstatement costs £155,000.00
Occupied from 15 October 2022

No 2 Southill Road

Constructed 1830
Sum Insured £136,618

Reinstatement costs £155,000.00
Occupied from 1 December 2022

NB Rebuild costs as per Robinson & Hall April 2017 – the insurance company have recommended that rebuild costs should be reviewed every 5 years. VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2023

The 2022-2023 set of accounts have been prepared on a receipts and payments basis.

Finance

Expenditure was greater than Income. The shortfall was met by Charity reserves and a grant of £5,000 from Wixamtree.

Balance at Bank at 31 March 2023 £5,358.38 Routine Maintenance Fund (RMF)

One cheque of £7.50 was not cashed at end of year.

Balance at Bank Reserve Fund at 31 March 2023 - £18,070.38

Balance at Virgin Savings Account £13,066.35 Cyclical Maintenance Fund (CMF)

Interest accrued in May 22 £36.66 and November 22 £73.40

WMC – Residents are paying their contributions on the 15th of each month via standing order. One Resident pays the WMC weekly.

Loan arrangement with the Almshouse Association

Loan 1 - The existing AA loan was arranged in May 2015, the loan repayment is £1,312.50 at six monthly intervals by standing order. Payments made in June 2022 and December 2022 totalled £2,625. Outstanding at year end - £14,437.50

Loan 2 - The second Almshouse Loan of £25,000, plus arrangement fee of £1,250.00, a total of £26,250 was arranged in 2021, however drawing down was delayed until 2022. First repayment of £1,312.50 was due in October 22, however banking error returned this payment and was resubmitted in November 22. £1,312.50 to be paid at six monthly intervals, October and April each year. Outstanding at year end - £24,937.50.

The last tranche of the additional interest free loan of £1,994.30 was received in April 2022.

Investments as at 31 March 2023

M&G Investments currently stand at –

£26,108.48 M&G Investments (written notice required for withdrawals).

– within this figure is £8,567.74 (Emergency Repair Fund (ERF)).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to M&G Investments. Total invested in this financial year 6,000. £10,000 was withdrawn from the ERF fund to meet refurbishment costs.

Agreed by the Trustees - £25,000 to remain in the current account. Monies over and above this amount are to be deposited in 30day notice Virgin Account. The Virgin Easy Access account closed and the balance to be moved to the 30day notice account.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2023 totalled £73,912.94

Southill Road Grants –

The Connelly Homes Foundation grant of £50,000 was withdrawn due to the Trustees decision not to go ahead with the planned extensions to both properties, as building and material costs had proven prohibitive, the Trustees therefore agreed to bring both properties up to a good standard as follows:-

No 1 Southill Road – This property became vacant in August 2020

Refurbishment costs included:- replacement carpets; moving water cylinder to stair well – this allowed more space in the bedroom; electrical work; plastering; redecoration of all ceilings and

walls; loft insulation increased; deep cleaned throughout. Secure boundary fencing installed at side and rear; roofing work, driveway improvements including a dropped kerb. Utility bills have been paid whilst empty.

New Resident moved into the property in October 2022.

No 2 Southill Road – The property became vacant in April 2021

Refurbishment costs included:- removal of kitchen units and replaced; removal of all flooring throughout and replaced; plastering; electrical work; redecoration of all ceilings and walls; additional loft insulation installed; a deep clean throughout. Secure boundary fencing installed at side and rear; roofing work, front driveway improvements. Utility bills have been paid whilst empty.

New Resident moved into the property in December 2022.

The following two properties also became vacant:-

No 2 The Green - Vacant in March 2022

The hot water cylinder replaced to meet regulation requirements.

New kitchen base units were installed, and a stand-alone cooker purchased by the Charity.

Redecoration throughout and replacement carpets, followed by a deep clean. Utility bills are paid during the vacant period.

Resident moved into the property in August 2022

No 1 The Green - Vacant in April 2022

This property required upgrading as the resident had lived in this house for a number of years.

Refurbishment costs included: - removal of all flooring; kitchen units; fireplace; all walls and ceilings plaster skimmed; new kitchen units installed; replacement toilet and electrical work; hot water cylinder replaced to meet regulation requirements; redecoration and replacement flooring, followed by a deep clean. Utility bills are paid during vacant period.

Resident moved into the property in September 2022

No 1 – 4 The Green

Incorporating the communal garden, each property now has a designated garden to up keep and each have their own shed.

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
June 2023

Year ended March 2023
Income and Expenditure

2022		2023
	Income	
6,187.92	WMC 1 The Green	3,832.77
5,711.26	WMC 2 The Green	4,109.91
7,097.94	WMC 3 The Green	7,279.92
7,098.00	WMC 4 The Green	7,280.00
6,647.30	WWC No 1 Jubilee Cottages	6,759.96
4,944.31	WWC No 2 Jubilee Cottages	7,695.96
0	WMC No 1 Southill Road	4,864.35
251.84	WMC No 2 Southill Road	2,239.69
70.98	Interest Virgin	110.06
7.5	TV Licence payment received from No 2 TG	7.50
0	Pledge from Wixamtree	5,000.00
23,005.70	Received final tranche of loan	1,994.30
0.00	Transfer from Savings Account	8,000.00
0.00	Bank Error & Council Tax refund	1,524.07
0.00	WMC Error refund	528.66
0.00	Virgin Savings Account	
61,023.25		61,227.15
	Expenditure	
	Transfer	
		26,000.00
2,625.00	AA Loan repayments June and December	5,250.00
197	Almshouse Assoc Membership	206.00
120	Independent Examiner	126.00
1,171.89	Property Insurance	1,190.94
5,541.38	Clerk's Salary and PAYE	9,552.22
378.81	Clerk's Mileage/Postage/Expenses	670.77
200	Annual Benevolence	425.00
748.36	Plans & Land Reg fees No1-4 TG and SR	0.00
1,556.35	Repairs and Maintenance No 1 The Green	20,097.10
3,525.85	Repairs and Maintenance No 2 The Green	7,860.81
1,634.78	Repairs and Maintenance No 3 The Green	2,495.00
1,358.78	Repairs and Maintenance No 4 The Green	2,468.80
0	External Work at No 1-4 The Green	395.00
274	Repairs and Maintenance No 1 Jubilee	124.99
13,005.96	Repairs and Maintenance No 2 Jubilee	1,209.00
6,141.61	Repairs and Maintenance No 1 Southill Road	19,557.04
5,235.78	Repairs and Maintenance No 2 Southill Road	19,486.10
671.66	Reimbursement of WMC	528.66
150	Jubilee Car Park grass cutting	220.00
6,000.00	Funds to M&G Investments	6,000.00
72	External Payroll Services	72.00
7.5	TV Licence paid on behalf of No 4 TG	7.50
50,616.71		123,942.93
10,406.54	Income less expenditure	
	Expenditure exceeded Income	-62,715.78

STATEMENT OF ASSETS & LIABILITIES

ASSETS

Robinson & Hall Property Rebuild figures, April 2017		Sum insured from June 2022	Sum insured to June 2023
	Property - Fixed Assets		
163,000.00	1 The Green	213,616.00	236,900.00
161,000.00	2 The Green	210,994.00	233,992.00
166,000.00	3 The Green	217,548.00	241,260.00
177,000.00	4 The Green	231,964.00	257,248.00
102,000.00	1 Jubilee Cottages	133,674.00	148,244.00
102,000.00	2 Jubilee Cottages	133,674.00	148,244.00
94,000.00	1 Southill Road	123,190.00	136,618.00
94,000.00	2 Southill Road	123,910.00	136,618.00
	Land adjoining		
	1-2 Jubilee Cottages	1.00	1.00
1,059,000.00	Totals	1,388,571.00	1,539,125.00
	Non-current Assets:-		
Next reinstatement	M&G Investments as at	31-Mar-22	31-Mar-23
2023	<i>National Association Almshouses Common Investment Fund</i>		
	Shares - Value as at 31 March	2022	2023
	Thomas Forster Elder	1,742.16	2,378.05
	Humphery Harleston	1,825.21	2,462.03
	Widows Charity	1,757.28	2,393.34
	Rev Maurice Farrel	1,650.27	2,285.13
	Thomas Forster the Younger	1,720.76	2,356.41
	Samuel Whitbread	2,698.42	3,345.01
	Whitemans Charity	1,685.51	2,320.77
	Emergency Repair Fund (Accumulation)	17,465.35	8,567.74
		30,544.96	26,108.48
	Current assets:-		
	Bank Current Account	8,184.77	5,358.93
	Bank Reserve Account	0	18,042.23
	Cyclical Maintenance Fund (Virgin a/c)	62,956.29	13,066.35
	Current Liabilities		
	Almshouse Assoc Repayments Loan 1	-2,625.00	-2,625.00
	Almshouse Assoc Repayments Loan 2	0	-1,312.50
	Non-Current Liabilities		
	Almshouse Assoc outstanding loan 1	-17,062.50	-14,437.50
	Almshouse Assoc outstanding loan 2	0	-24,937.50
	TOTAL ASSET VALUE minus Liabilities	1,470,569.52	1,558,388.49

MAINTENANCE 2022-2023

			TOTALS
No 1 The Green			
25-May-22	30	hot water cylinder	1,080.00
27-May-22	31	Guttering	12.50
27-May-22	21	House clearance	720.00
8-Jun-22	36	Carpets	721.34
9-Jun-22	40	Garden	50.00
23-Jun-22	45	Plaster skim	2,400.00
30-Jun-22	47	Electric	30.19
5-Jul-22	49	Taking out toilet and sink	78.00
11-Jul-22	53	Replacement front door	641.25
13-Jul-22	54	Replacement toilet	552.00
18-Jul-22	59	Carpets	1,781.16
29-Jul-22	62	Replacement bathroom sink	240.00
1-Aug-22	65	Replacement kitchen units	1,895.00
10-Aug-22	71	Electric	19.30
24-Aug-22	72	Fitting Kitchen units	2,207.88
15-Aug-22	74	Painting & Decoration	2,850.00
13-Aug-22	77	Garden	25.00
22-Aug-22	80	Skirting and stair rail	140.00
30-Aug-22	85	Smoke and heat detectors	396.00
30-Aug-22	86	Light switches	156.00
5-Sep-22	87	Shed and fencing	327.82
7-Sep-22	92	Jobs in kitchen and bathroom & tiling	835.00
15-Sep-22	93	Electric	14.73
21-Sep-22	99	Deep clean	125.00
26-Sep	104	Electric	6.80
30-Sep-22	109	Erecting of fencing and sheds	585.93
26-Oct-22	132	Wiring removal of storage heaters timer to towel rail	1,032.00
9-Dec-22	160	Outside Tap	174.00
19-Dec-22	162	Replaced towel rail element	126.00
28-Dec-22	170	Capping of Chimney pots	555.00
12-Jan-23	173	Heater Battery replaced	72.00
24-Mar-23	205	Property Valuation	18.00
28-Feb-23	203	Replacement bathroom shower	229.20
			20,097.10
No 2 The Green			
7-Apr-22	4	Kitchen units	407.93
8-Apr-22	7	Faulty towel rail element	120.00
8-Apr-22	8	Replaced post	140.00
13-Apr-22	9	Replacement sink unit & worktops	685.00
22-Apr-22	15	Electric	14.88
25-Apr-22	17	Hot/water/cylinder taps and waste	1,293.60
9-May-22	25	Painting & Decorating	2,260.00
12-May-22	27	Deep clean	210.00
27-May-22	31	Guttering	12.50
10-Jun-22	38	Electric	44.54
9-Jun-22	40	Garden	50.00
7-Jul-22	50	Electric	11.78
11-Jul-22	53	Replacement front door	641.25
5-Aug-22	64	Electric	10.26
4-Aug-22	70	Cooker	334.00
17-Aug-22	73	Connect cooker	72.00
13-Aug-22	77	Garden	25.00
19-Aug-22	79	Electric	5.32
5-Sep-22	87	Sheds	327.82
22-Sep-22	107	Free of Tap	54.00
30-Sep-22	109	Erecting of fencing and sheds	585.93
28-Dec-22	170	Capping of Chimney pots	555.00
			7,860.81

TOTALS

No 3 The Green			
11-Jul-22	53	Replacement front door	641.25
27-May-22	31	Relaying slabs	25.00
5-Sep-22	87	Shed and fencing	327.82
5-Sep-22	89	catches and hinge	50.00
30-Sep-22	109	Erecting of fencing and sheds	585.93
29-Nov-23	156	Storage Heater repairs	84.00
14-Dec-23	164	Install double socket	168.00
28-Dec-22	170	Capping of Chimney pots	555.00
10-Mar-23	207	Replacement post	40.00
24-Mar-23	205	Property Valuation	18.00
			2,495.00
No 4 The Green			
11-Jul-22	53	Replacement front door	641.25
5-Sep-22	87	Shed and fencing	327.82
5-Sep-22	89	New door lock and cupboard catch	80.00
30-Sep-22	109	Erecting of fencing and sheds	585.93
5-Sep-22	90	Key	26.00
28-Dec-22	170	Capping of Chimney pots	555.00
3-Jan-23	172	Replacement sink taps	208.80
31-Jan-23	188	Replacement bathroom light bulbs	4.00
10-Mar-23	207	Replacement post	40.00
			2,468.80
No 1 Jubilee Cottages			
29-Jul-22	62	Replacement ball valve	71.99
2-Nov-22	137	Flowers	35.00
24-Mar-23	205	Property Valuation	18.00
			124.99
No 2 Jubilee Cottages			
31-May-22	26	Valuation Office	18.00
25-Apr-22	17	Blocked shower waste	54.00
10-Jun-22	39	Blocked sewer	145.00
4-Nov-22	139	Replacement bathroom fan	132.00
25-Jan-23	186	Removal of shed & erect replacement	860.00
			1,209.00
No 1 Southill Road			
1-Apr-22	1	Grass cutting	20.00
8-Apr-22	5	Council Tax	157.55
22-Apr-22	16	Electric	9.47
25-Apr-22	18	Grass cutting	20.00
25-Apr-22	19	Electric	6.88
9-May-22	23	Council Tax	162.00
31-May-22	32	Grass cutting	20.00
7-Jun-22	33	Council Tax	162.00
16-Jun-22	44	Electric	23.38
30-Jun-22	46	Grass cutting	20.00
8-Jul-22	51	Council Tax	162.00
15-Jul-22	55	Electric	11.22
2-Aug-22	63	Carpets	891.12
8-Aug-22	67	Council Tax	162.00
15-Aug-22	75	Electric	12.17
18-Aug-22	81	House clearance and skip	250.00
23-Aug-22	82	External lights	96.00
30-Aug-22	83	Smoke and heat detectors	612.00
2-Sep-22	88	Hedge cutting and clearance	80.00
12-Sep-22	95	Loft insulation	385.00
12-Sep-22	96	Council Tax	407.56

TOTALS

22-Sep-22	97	Electric	12.83
20-Sep-22	98	Hot water cylinder	1,488.00
23-Sep-22	100	Chimney plaster	300.00
23-Sep-22	103	Bricking up chimney & airing cupb.	100.00
21-Sep-22	106	Black Rubbish bin	46.65
30-Sep-22	111	Grass cutting	20.00
5-Oct-22	113	Plastering bedroom wall	200.00
5-Oct-22	115	Council Tax	205.00
11-Oct-22	118	Odd jobs	40.00
14-Oct-22	120	Painter & Decorator	2,895.00
20-Oct-22	125	Pest control	72.00
19-Oct-22	126	Deep clean	220.00
16-Oct-22	127	Numbers for dustbins	3.990
19-Oct-22	128	Odd jobs/door handles	275.00
26-Oct-22	129	Electric fittings taking down rads & re fit after decoration	990.00
26-Oct-22	130	Wiring and trunking on stairs	336.00
22-Oct-22	131	Fencing and installing	2,657.50
26-Oct-22	133	switches, spurs & timers	528.00
2-Oct-22	136	Dropped Kerb Highways	145.95
9-Nov-22	141	Skirting boards, line posts	142.50
16-Nov-22	143	Carpet	524.06
18-Nov-22	145	VOA	18.00
21-Nov-22	150	Lead flashings	960.00
22-Nov-22	151	Stair Cupboard	240.00
25-Nov-22	155	Cupboard on Stairs	52.50
9-Dec-22	159	Basin Clicker	81.60
3-Jan-23	171	Replacement toilet seat	103.20
12-Jan-23	174	Painting of stair cupboard	225.00
12-Jan-23	175	Repainting of kitchen and lounge	920.00
12-Jan-23	176	Dropped Kerb Highways	730.00
16-Jan-23	177	Blocked paving to front	850.00
18-Jan-23	180	Removal of Storage heaters K-D	312.00
18-Jan-23	181	L Storage heater take down and refit	192.00

19,557.04

No 2 Southill Road

1-Apr-22	2	Grass cutting	20.00
8-Apr-22	5	Council Tax	157.55
19-Apr-22	14	Electric	2.38
25-Apr-22	18	Grass cutting	20.00
5-May-22	20	Electric	2.29
10-May-22	24	Electric	12.16
9-May-22	22	Council Tax	162.00
31-May-22	32	Grass cutting	20.00
7-Jun-22	33	Council Tax	162.00
8-Jun-22	35	Electric	14.54
30-Jun-22	46	Grass cutting	20.00
8-Jul-22	48	Electric	14.25
8-Jul-22	52	Council Tax	162.00
28-Jul-22	60	Pest control	156.00
3-Aug-22	63	Carpets	1,377.93
4-Aug-22	66	Electric	13.80
8-Aug-22	68	Council Tax	162.00
18-Aug-22	81	House clearance and skip	390.00
23-Aug-22	82	External lights	96.00
30-Aug-22	84	Smoke and heat detectors	612.00

Charity Commission Registration: 210585

				TOTALS
2-Sep-22	88	Hedge cutting and clearance	80.00	
14-Sep-22	91	Electric	13.33	
12-Sep-22	94	Council Tax	162.00	
12-Sep-22	95	Loft insulation	385.00	
23-Sep-22	100	Chimney plaster	300.00	
23-Sep-22	103	Clearance of chimney and brick up	90.00	
23-Sep-22	108	Plastering kitchen walls	320.00	
3-Oct-22	109	Electric	10.15	
04-Oct	112	Kitchen fitting	1,800.00	
30-Sep-22	111	Grass cutting	20.00	
5-Oct-22	115	Council Tax	162.00	
11-Oct-22	118	Odd jobs	200.00	
11-Oct-22	119	Kitchen Vinyl	395.00	
20-Oct-22	121	Kitchen units incl. cooker	2,458.22	
20-Oct-22	125	Pest control	72.00	
19-Oct-22	128	2 doors and handles	672.00	
22-Oct-22	131	Fencing and installing	2,657.50	
4-Nov-22	140	Council Tax	162.00	
9-Nov-22	141	Skirting boards, line posts	142.50	
16-Nov-22	144	Painting & decoration	2,985.00	
16-Nov-22	149	Electrics various	672.00	
21-Nov-22	150	Lead flashings	960.00	
22-Nov-22	153	EPC	65.00	
28-Nov-22	154	Deep Cleaning	220.00	
25-Nov-22	155	Cupboard on Stairs	52.50	
16-Jan-22	177	Blocked paving to front	850.00	
19-Oct-22	card	Bin numbers	3.00	

19,486.10

The Green

16-Jun-22	40A	Shrubs chopped back in communal area	175.00	
18-Aug-22	81	Rubbish cleared	90.00	
31-Oct-22	135	Bench	130.00	

395.00

Jubilee Car Park

1-Apr-22	1	Grass cutting JC Car Park	30.00	
25-Apr-22	18	Grass cutting JC Car Park	30.00	
31-May-22	32	Grass cutting	30.00	
30-Jun-22	46	Grass cutting JC Car Park	30.00	
30-Sep-22	111	Grass cutting JC Car Park	30.00	
31-Oct-22	135	Grass cutting JC Car Park	40.00	
21-Mar-23	210	Grass cutting JC Car Park	30.00	

220.00

73,912.94

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales - Charity number 210585

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	04	2021		31	03	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

30 Water End
Cople
Bedford
Postcode <input type="text" value="MK44 3TY"/>

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Stephen Smith	Ex Officio	03-03-15	
4	Alan Apling	Councillor	01.09.05	Cardington Parish Council
5	Alan Nothard	Cardington PC Rep	14.01.15	Cardington Parish Council
6	Lesley Cole	Cople PC Rep	18.03.13	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Eastcotts Parish Council
9	William Wilson-Apperson	Councillor	08.06.15	Eastcotts Parish Council
10	Phillippa Martin-Moran-Bryant	Borough Councillor	25.07.19	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Lesley Seymour	Councillor	11.07.19	Cotton End Parish Council
13				
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

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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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	L1(R) 210.585. A/1 Scheme including appointment of Trustees and vesting in Official Custodian for Charities
How the charity is constituted <i>(eg. trust, association, company)</i>	
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Ex-Officio Trustee (1) Rev'd Stephen Smith, Vicar of St Mary's Church Cardington Nominative Trustees Bedford Borough Council (1) Cardington Parish Council (2) Cople Parish Council (2) Eastcotts Parish Council (2) Cotton End Parish Council (2) Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread <i>(First Co-optative Trustee shall be entitled to hold office for life)</i>

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The Charity is a member of the Almshouse Association</p> <p>Trustees are recruited through local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings were held quarterly via virtual meeting</p> <p>Member of the Almshouse Association</p> <p>Annual property inspections take place by Trustees and Clerk 5 year electrical inspections are carried out by commercial electricians. Annual inspection of smoke alarms by one nominated Trustee and Clerk. Replacements are installed as and when necessary</p>
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Summary of the objects of the charity set out in its governing document

Cardington Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed every 3 years

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Commissioning an Architect to design major extensions to No 1 & No 2 Southill Road, Cardington, also a Structural Engineer . Full planning permission and Building regs received, total costs £10,222.

However, with spiralling building materials and difficulty in obtaining 3 quotes from builders, the Trustees were unable to attract sufficient funds. Also with two further properties becoming vacant, meant that the Charity finances were being stretched and unable to go ahead with the planned extensions. In the meantime, electricity standing charges had to be paid for in addition to the Borough Council Tax.

The roofing at Nos 1-4 The Green required attention at a cost of £5.435

At No 2 Jubilee Cottages a brick wall was taken down (old storage area). To enable the existing bedroom to be extended to create a 2 bedroomed property. Redecoration took place, replacement of storage heaters and kitchen and bathroom towel rails. New smoke alarms and heat detector installed. New carpet in small bedroom. A replacement higher toilet was installed. Total costs £13,195.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-
Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution
Cyclical Maintenance Fund (CMF) in Virgin Savings Account
Routine Maintenance Fund (RMF) £5K held in Bank Account

Details of any funds materially in deficit

Almshouse Loan – repayments are made twice a year, balance outstanding at year end 31 March 2022 17,062.50.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Weekly maintenance contribution (WMC) for the 8 properties. The WMC are reviewed every 3 years using the services of the VOA to establish equivalent fair rent.

Key objectives maintenance of the 8 Almshouses

Trustees invest in M&G investments £500 per month.
7 named investments as stated in the Charity Schedule on a monthly basis of £50 per Charity and £150 per month to the Emergency Repair Fund.

Section F**Other optional information**

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Section G**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

Sandra Thacker

Full name(s)

Sandra Margaret Thacker

Position (eg Secretary, Chair, etc)

Clerk to the Trustees

Date

13/10/22

CARDINGTON, COPLE & EASTCOTTS CHARITY

Charity Commission Registration: 210585

ANNUAL REPORT & ACCOUNTS YEAR ENDING

31 MARCH 2022

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015

**CLERK TO THE TRUSTEES
Mrs Sandra Thacker
30 Water End
Cople Beds MK44 3TY
Email: smthacker@btinternet.com**

TRUSTES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend, Stephen Smith
The Vicarage, Faldo Road
Bedford MK42 0EH
Appointment Indefinite
From 3 March 2015

NOMINATED TRUSTEES

BEDFORD BOROUGH COUNCIL

Councillor Phillippa Anne Martin-Moran-Bryant
Bedford Mk403SB
Appointed
25 July 2019 – 23 June 2023

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 01.09.21 - 31.08.25

Mr Alan Nothard
10 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 15.01.19- 14.01.23

COPLE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 15.05.19 – 14.05.23

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 11.07.19 – 10.07.23

Mrs Lesley Seymour
14 Trow Close
Cotton End
Bedford MK45 3BF
Appointed 11.07.19 – 10.07.23

SHORTSTOWN PARISH COUNCIL

Mr William Wilson-Apperson
1 Blenheim Road
Shortstown
Bedford
MK42 0UY
Appointed 10.06.21 – 09.06.25

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.20 – 08.11.24

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green

Constructed 1780
Sum insured £213,616

Listed Building Grade II
Rebuild costs £163,000
Vacant from 15th April 2022

No 2 The Green

Constructed 1780
Sum insured £210,994

Listed Building Grade II
Rebuild costs £161,000
Vacant from 26 March 2022

No 3 The Green

Constructed 1780
Sum insured £217,548

Listed Building Grade II
Rebuild costs £166,000
Occupied from 01 April 2017

No 4 The Green

Constructed 1780
Sum insured £231,964

Listed Building Grade II
Rebuild costs £177,000
Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages

Constructed 1978
Sum Insured £133,674

Rebuild costs £102,000
Occupied from 25 February 2022

No 2 Jubilee Cottages

Constructed 1978
Sum Insured £133,674

Rebuild costs £102,000
Occupied from 8 September 2016

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road

Constructed 1830
Sum Insured £123,190

Rebuild costs £94,000
Vacant from August 2020

No 2 Southill Road

Constructed 1830
Sum Insured £123,190

Rebuild costs £94,000
Vacant from 16 April 2021

NB Rebuild costs as per Robinson & Hall 18 April 2017– with recommendation that insurance costs be reviewed 5 yearly. (Next review 2022 – this will be deferred until Southill Road has been extended and refurbished)
VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2022

The 2021-2022 set of accounts have been prepared on a receipts and payments basis.

Finance

Income less Expenditure at 31 March 2022 is £10,406.54
Balance at Bank at 31 March 2022 £8,184.77 Routine Maintenance Fund (RMF)
Balance at Virgin Savings Account £62,956.29 Cyclical Maintenance Fund (CMF)
Interest accrued in May 21 £38.87 and November 21 £32.11

WMC – Residents are paying their contributions on the 15 of each month via standing order.
One Resident pays the WMC weekly.

No 2 Southill Road Resident was given notice to leave the property by 16 April 2021 as resident no longer qualified to remain.

Loan arrangement with the Almshouse Association

The existing AA loan was arranged in May 2015, the loan repayment is £1,312.50 at six monthly intervals by standing order. Payments made in June 2021 and December 2021 totalled £2,625

An additional interest free loan of £25,000, plus admin fee has been secured from the Almshouse Association to assist with the costs associated with the Southill Road properties and No 2 Jubilee Cottages. The first repayment of £1,313.50 will be payable in October 2022, six monthly thereafter, for ten years. To end of March £23,005.70 has been drawn down. The balance of £1,994.30 will be drawn down in April 2022.

Investments as at 31 March 2022

M&G Investments currently stand at –
£30,544.95 M&G Investments (written notice required for withdrawals).
– within this figure is £17,465.35 (Emergency Repair Fund (ERF)).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to M&G Investments. Total invested in this financial year 6,000.

£5,000 to remain in the current account. Monies over and above this amount are to be deposited in the Virgin Savings Account. This account is currently paying 0.15% interest.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2021 totalled £32,883.11

Jubilee Cottages

No 2 Jubilee Cottages became vacant on 15th November 2021. Refurbishments have included taking down a wall to increase the size of the 2nd bedroom. Quantum energy efficient storage heaters replaced old style storage heaters. New towel rails in kitchen and bathroom, toilet replaced to a higher type, all walls have been decorated and a deep clean taken place. The telephone wiring has been re-sited and repaired. The fence at the front, side and back have been replaced. New flooring to kitchen and bathroom. An EPC was completed and the Valuation Office Agency were contacted as the property is now two bedroomed – they advised an increase of WMC and the new resident pays the new rate. The cost of the refurbishment totalled £13,000.

Southill Road

Two semi-detached Southill Road properties are vacant. Full Planning permission has been granted for both properties. The changes to each property include: - creating one double bedroom over the existing lounge. The lounge is at the front side of the property; improving the size of the existing bedroom; improve the safety of the stairs; the kitchen and bathroom moved to the rear extension. Driveway improvements to each property will be required.

Architect fees of £7,000 paid this year. In addition to £960 for the Structural Engineer and Bedford Borough costs of £545.40. Trustees are currently going out to tender.

A grant of £50,000 has been secured by Connelly Homes Foundation. Further grants will be explored.

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
May 2022

STATEMENT OF ASSETS & LIABILITIES

ASSETS

Robinson & Hall Property Rebuild figures, April 2017		Sum insured from June 2020 to June 2021	Sum insured from June 2021 to June 22
	Property - Fixed Assets		
163,000.00	1 The Green	182,648.00	213,616.00
161,000.00	2 The Green	180,406.00	210,994.00
166,000.00	3 The Green	186,010.00	217,548.00
177,000.00	4 The Green	198,336.00	231,964.00
102,000.00	1 Jubilee Cottages	114,295.00	133,674.00
102,000.00	2 Jubilee Cottages	114,295.00	133,674.00
94,000.00	1 Southill Road	105,331.00	123,190.00
94,000.00	2 Southill Road	105,331.00	123,910.00
	Land adjoining		
1	1-2 Jubilee Cottages	1	1
1,059,001.00	Totals	1,186,653.00	1,388,571.00
	Non-current Assets:-		
	M&G Investments as at	31-Mar-21	31-Mar-22
	<i>National Association Almshouses Common Investment Fund</i>		
	Shares - Value as at 31 March	2021	2022
	Thomas Forster Elder	1,005.50	1,742.16
	Humphery Harleston	1,080.35	1,825.21
	Widows Charity	1,019.13	1,757.28
	Rev Maurice Farrel	922.69	1,650.27
	Thomas Forster the Younger	986.22	1,720.76
	Samuel Whitbread	1,867.27	2,698.42
	Whitemans Charity	954.46	1,685.51
	Emergency Repair Fund (Accumulation)	14,046.91	17,465.35
		21,882.53	30,544.96
	Current assets:-		
	Bank Current Account	8,849.21	8,184.77
	Cyclical Maintenance Fund (Virgin a/c)	51,885.31	62,956.29
	Current Liabilities		
	Almshouse Assoc Repayments	-2,625.00	-2,625.00
	Non-Current Liabilities		
	Almshouse Assoc outstanding loan	-19,687.50	-17,062.50
	TOTAL ASSET VALUE minus Liabilities	1,246,957.55	1,470,569.52

Cople Cardington and Eastcotts Charity**Year ended March 2022****Income and Expenditure**

2021		2022
	Income	
5,251.92	WMC 1 The Green	6,187.92
5,251.92	WMC 2 The Green	5,711.26
6,005.97	WMC 3 The Green	7,097.94
6,006.00	WMC 4 The Green	7,098.00
5,576.94	WWC No 1 Jubilee Cottages	6,647.30
5,578.26	WWC No 2 Jubilee Cottages	4,944.31
1,871.16	WMC No 1 Southill Road	0.00
5,199.96	WMC No 2 Southill Road	251.84
178.27	Interest Virgin	70.98
7.5	TV Licence payment received from No 4 TG	7.50
0	Donation	0.50
0	Received Lone in part	23,005.70
40,927.90		61,023.25
	Expenditure	
2,625.00	AA Loan repayments June and December	2,625.00
192	Almshouse Assoc Membership	197.00
120	Independent Examiner	120.00
1,142.90	Insurance	1,171.89
4,846.32	Clerk's Salary and PAYE	5,541.38
288.1	Clerk's Mileage/Postage/Expenses	378.81
320	Annual Benevolence	200.00
0	Plans & Land Reg fees No1-4 TG and SR	748.36
366	Repairs and Maintenance No 1 The Green	1,556.35
906	Repairs and Maintenance No 2 The Green	3,525.85
222	Repairs and Maintenance No 3 The Green	1,634.78
545.2	Repairs and Maintenance No 4 The Green	1,358.78
0	External Work at No 1-4 The Green	0.00
192	Repairs and Maintenance No 1 Jubilee	274.00
192	Repairs and Maintenance No 2 Jubilee	13,005.96
2,604.18	Repairs and Maintenance No 1 Southill Road	6,141.61
1,691.46	Repairs and Maintenance No 2 Southill Road	5,235.78
0.00	Reimbursement of WMC	671.66
0.00	Jubilee Car Park grass cutting	150.00
6,000.00	Funds to M&G Investments	6,000.00
72	External Payroll Services	72.00
7.5	TV Licence paid on behalf of No 4 TG	7.50
22,332.66		50,616.71
18,635.24	Income less expenditure	10,406.54

MAINTENANCE 2021-2022

No 1 The Green			
23-Apr-21	IntB8	Lead Flashings to Roof	1,358.77
22-Jun-21	IntB21	Replacement toilet seat	111.60
15-Dec-21	IntB74	Plumber	54.00
19-Oct-21	IntB56	Batteries for Smoke Alarms	13.98
30-Dec-21	IntB78	Valuation Office	18.00
			1,556.35
No 2 The Green			
9-Apr-21	IntB2	Roof repairs	102.00
23-Apr-21	IntB8	Lead Flashings to Roof	1,358.77
22-Mar-22	IntB118	Carpets	1,075.08
28-Mar-22	IntB119	Smoke detectors lights etc	918.00
30-Dec-21	IntB78	Valuation Office	18.00
15-Dec-21	IntB74	Plumber	54.00
			3,525.85
No 3 The Green			
9-Apr-21	IntB2	Roof Repairs	102.00
23-Apr-21	IntB8	Lead flashings to roof	1,358.78
20-Sep-21	IntB48	Replacement kitchen tap	156.00
30-Dec-21	IntB78	Valuation Office	18.00
			1,634.78
No 4 The Green			
23-Apr-21	IntB8	Lead flashing to roof	1,358.78
			1,358.78
No 1 Jubilee Cottages			
17-May-21	IntB12	Replacement Bathroom Taps	66.00
30-Dec-21	IntB78	Gardening	18.00
28-Feb-22	IntB106	Adjoining fence	190.00
			274.00
No 2 Jubilee Cottages			
24-Dec-21	IntB75	Kitchen and bathroom flooring	424.59
24-Dec-21	IntB76	Removal of toilet and sink	78.00
5-Jan-22	IntB79	Removal of heaters	72.00
11-Jan-22	IntB81	Wall removal	1,440.00
10-Jan-22	IntB84	Electricity	7.59
21-Jan-22	IntB90	Fencing	2,600.00
1-Feb-22	IntB92	Electricity	18.64
26-Jan-22	IntB93	Painting & decorating	1,680.00
26-Jan-22	IntB94	Mounter & Turner	265.91
7-Feb-22	IntB96	BT Line repair	125.00
9-Feb-22	IntB99	Reinstall sink and repl toilet	388.80
14-Feb-22	IntB100	Deep Clean	140.00
18-Feb-22	IntB102	Storage heaters and towel rails	4,800.00
23-Feb-22	IntB105	EPC	65.00
28-Feb-22	IntB106	Adjoining	190.00
2-Mar-22	IntB108	Electricity	21.23
10-Mar-22	IntB110	Smoke Alarms	396.00
11-Mar-22	IntB112	Shed roof repair	130.00
16-Mar-22	IntB115	Pen for door repair	19.20
18-Mar-22	IntB116	Power points	144.00
			13,005.96

No 1 Southill Road

13-Apr-21	IntB3	Council Tax	159.38	
23-Apr-21	IntB7	Electricity	11.71	
22-Apr-21	IntB9	Gardening	25.00	
6-May-21	IntB10	Council Tax	155.00	
14-May-21	IntB11	Gardening	20.00	
24-May-21	IntB13	Electricity	8.66	
1-Jun-21	IntB16	Gardening	20.00	
7-Jun-21	IntB17	Council Tax	155.00	
18-Jun-21	IntB18	Alarm cancellation of contract	39.24	
25-Jun-21	IntB23	Electricity	8.82	
7-Jul-21	IntB28	Council Tax	155.00	
8-Jul-21	IntB29	Gardening	40.00	
26-Jul-21	IntB34	Electricity	8.30	
9-Aug-21	IntB35	Council Tax	155.00	
24-Aug-21	IntB40	Gardening	20.00	
26-Aug-21	IntB37	Electricity	6.73	
7-Sep-21	IntB41	Council Tax	155.00	
24-Sep-21	IntB47	Gardening	20.00	
23-Sep-21	IntB49	Electricity	7.43	
9-Oct-21	IntB46	Council Tax	155.00	
27-Oct-21	IntB55	Electricity	8.11	
27-Oct-21	IntB56	Structural Engineer	480.00	
27-Oct-22	IntB57	Grass cutting	20.00	
25-Nov-21	IntB64	Hedge & Grass cutting	40.00	
9-Nov-21	IntB58	Council Tax	155.00	
24-Nov-21	IntB61	Electricity	7.60	
26-Nov-21	IntB66	Architect Fees	750.00	
9-Dec-21	IntB69	Council Tax	155.00	
24-Dec-21	IntB73	Electricity	7.59	
7-Jan-22	IntB82	Council Tax	155.00	
26-Jan-22	IntB85	Electricity	7.74	
14-Jan-22	IntB86	Architect Fees	1,500.00	
23-Feb-22	IntB104	Electricity	7.60	
7-Mar-22	IntB109	Architect Fees	1,522.70	6,141.61

No 2 Southill Road

14-May-21	IntB11	Gardening	20.00	
1-Jun-21	IntB16	Gardening	20.00	
6-Jul-21	IntB25	Electricity	14.81	
8-Jul-21	IntB29	Gardening	40.00	
5-Aug-21	IntB36	Electricity	8.52	
24-Aug-21	IntB40	Gardening	20.00	
23-Sep-20	IntB45	Electricity	11.28	
24-Sep-20	IntB47	Gardening	20.00	
11-Oct-21	IntB50	Electricity	6.39	

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27-Oct-21	IntB56	Structural Engineer	480.00	
27-Oct-22	IntB57	Grass cutting	20.00	
25-Nov-21	IntB64	Hedge & Grass cutting	40.00	
9-Nov-21	IntB59	Council Tax	177.18	
17-Nov-21	IntB60	Electricity	13.38	
26-Nov-21	IntB66	Architect Fees	750.00	
3-Dec-21	IntB68	Electricity	6.53	
9-Dec-21	IntB70	Council Tax	178.00	
7-Jan-22	IntB83	Council Tax	178.00	
14-Jan-22	IntB86	Architect Fees	1,500.00	
26-Jan-22	IntB91	Electricity	14.05	
7-Feb-22	IntB97	Council Tax	178.00	
7-Feb-22	IntB98	Electricity	7.41	
16-Mar-22	IntB114	Electricity	9.53	
7-Mar-22	IntB109	Architect Fees	1,522.70	5,235.78
29-Jul-22	IntB29	Grass cutting JC Car Park	30.00	
24-Aug-21	IntB40	Grass cutting JC Car Park	30.00	
24-Sep-21	IntB47	Grass cutting JC Car Park	30.00	
27-Oct-21	IntB57	Grass cutting JC Car Park	30.00	
25-Nov-21	IntB64	Grass cutting JC Car Park	30.00	150.00
				32,883.11

Independent examiner's report to the trustees of Cardington, Cople & Eastcotts Charity

I report on the accounts of the Trust for the year ended 31 March 2022, which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SJ Gilpin

Sally J Gilpin FCCA, ATT

S J Tax Limited

The Old Stable House, 3 Woodlands Close, Cople, Bedfordshire, MK44 3UE

27/07/2022

CARDINGTON COPLE AND EASTCOTTS CHARITIES

England & Wales - Charity number 210585

Accounts



Trustees' Annual Report for the period

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
From 01	04	2020	To 31	03	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

30 Water End
Cople
Bedford
Postcode MK44 3TY

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Rev'd Stephen Smith	Ex Officio	03.03.15	
4	Alan Apling	Councillor	01.09.05	Cardington Parish Council
5	Alan Nothard	Councillor	14.01.15	Cardington Parish Council
6	Lesley Cole	Councillor	18.03.13	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Eastcotts Parish Council
9	William Wilson-Apperson	Councillor	08.06.15	Eastcotts Parish Council
10	Phillippa Martin-Moran-Bryant	Borough Councillor	25.07.19	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Lesley Seymour	Councillor	11.07.19	Cotton End Parish Council
13				
14				
15				
16				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document

(eg trust deed, constitution)

L1(R) 210.585. A/1

Scheme including appointment of Trustees and vesting in Official Custodian for Charities

How the charity is constituted

(eg trust deed, constitution)

Trustee selection methods

(eg appointed by, elected by)

Ex-Officio Trustee (1) The Vicar of Ecclesiastical Parish of St. Mary, Cardington

Nominative Trustees

Bedford Borough Council (1)

Cardington Parish Council (2)

Cople Parish Council (2)

Eastcotts Parish Council (2)

Cotton End Parish Council (2)

Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread

(First Co-optative Trustee shall be entitled to hold office for life)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is a member of the Almshouse Association

Trustees are recruited through local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings are held quarterly via virtual meeting during the pandemic.

Member of the Almshouse Association

Annual property inspections take place by Trustees and Clerk
5 year electrical inspections are carried out by commercial electricians.
Annual inspection of smoke alarms by one nominated Trustee and Clerk.
Replacements are installed as and when necessary

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Cardington Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed every 3 years

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

5 year Electrical Inspection carried out in all properties and out-buildings.

Replacement shower cubicle at No 2 TG

Replacement lounge storage heater at No 2 SR

Commissioning an Architect to design major changes to No 1 & No 2 Southill Road, Cardington to seek planning approval to increase bedroom size from a small one bedroom to three-bedroom properties. With a view to accommodate families in need.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-
Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution
Cyclical Maintenance Fund (CMF) in Virgin Savings Account
Routine Maintenance Fund (RMF) £5K held in Bank Account

Details of any funds materially in deficit

Almshouse Loan – repayments are made twice a year, balance outstanding at year end 31 March 2021 £19,687.50

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Weekly maintenance contribution (WMC) for the 8 properties. The WMC are reviewed every 3 years using the services of the VOA to establish equivalent fair rent. Unfortunately due to the pandemic this has been delayed until the summer of 2021.

Key objectives maintenance of the 8 Almshouses

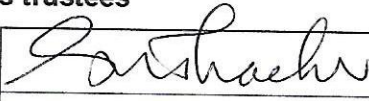
As from January 2020 Trustees agreed to invest in M&G investments 7 named investments as stated in the Charity Schedule on a monthly basis of £50 per Charity and £150 per month to the Emergency Repair Fund.

Section F**Other optional information****Section G****Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Sandra Margaret Thacker	
-------------------------	--

Position (eg Secretary, Chair, etc)

Clerk to the Trustees	
-----------------------	--

Date

22/10/21

CARDINGTON, COPLE & EASTCOTTS CHARITY

Charity Commission Registration: 210585

ANNUAL REPORT & ACCOUNTS YEAR ENDING

31 MARCH 2021

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015

**CLERK TO THE TRUSTEES
Mrs Sandra Thacker
30 Water End
Cople Beds MK44 3TY
Email: smthacker@btinternet.com**

TRUSTES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend, Stephen Smith
The Vicarage, Faldo Road
Bedford MK42 0EH
Appointment Indefinite
From 3 March 2015

NOMINATED TRUSTEES

BEDFORD BOROUGH COUNCIL

Councillor Phillippa Anne Martin-Moran-Bryant
Bedford Mk403SB
Appointed
25 July 2019 – 23 June 2023

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 01.09.17 - 31.08.21

Mr Alan Nothard
10 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 15.01.19- 14.01.23

COPE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 15.05.19 – 14.05.23

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 11.07.19 – 10.07.23

Mrs Lesley Seymour
14 Trow Close
Cotton End
Bedford MK45 3BF
Appointed 11.07.19 – 10.07.23

SHORTSTOWN PARISH COUNCIL

Mr William Wilson-Apperson
1 Blenheim Road
Shortstown
Bedford
MK42 0UY
Appointed 10.06.19 – 09.06.21

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.20 – 08.11.24

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green
Constructed 1780
Sum insured £182,648

Listed Building Grade II
Rebuild costs £163,000
Occupied from 24 July 2007

No 2 The Green
Constructed 1780
Sum insured £180,406

Listed Building Grade II
Rebuild costs £161,000
Occupied from 13 October 2014

No 3 The Green
Constructed 1780
Sum insured £186,010

Listed Building Grade II
Rebuild costs £166,000
Occupied from 01 April 2017

No 4 The Green
Constructed 1780
Sum insured £198,336

Listed Building Grade II
Rebuild costs £177,000
Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages
Constructed 1978
Sum Insured £114,295

Rebuild costs £102,000
Occupied from 20 April 2015

No 2 Jubilee Cottages
Constructed 1978
Sum Insured £114,295

Rebuild costs £102,000
Occupied from 8 September 2016

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road
Constructed 1830
Sum Insured £105,331

Rebuild costs £94,000
Vacated August 2020

No 2 Southill Road
Constructed 1830
Sum Insured £105,331

Rebuild costs £94,000
Occupied from 01 October 1989

NB Rebuild costs as per Robinson & Hall 18 April 2017– with recommendation that insurance costs be reviewed 5 yearly. (Next review 2022)
VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2021

The 2020-2021 set of accounts have been prepared on a receipts and payments basis.

Finance

Income less Expenditure at 31 March 2021 is £18,635.24

Balance at Bank at 31 March 2021 £8,889.21 - Routine Maintenance Fund
One cheque No 578 for £40 has not yet been cashed – Carry forward is £8,849.21

Balance at Virgin Savings Account - £51,885.31 - Cyclical Maintenance Fund (CMF)
M&G Investments £14,046.91 - Emergency Repair Fund

WMC – Residents are paying their contributions on the 15 of each month via standing order.
One Resident pays the WMC weekly.

No 1 Southill Road, resident gave notice to leave the property in August 2020. No 2 Southill Road will become vacant shortly. Both properties are one bedroomed.

An Architect has been commissioned. Planning Permission has been applied for both properties which are identical. The changes to each property will include - creating two further bedrooms; improve the safety of the stairs, with an addition of a utility room. One bedroom will be installed over the lounge which is at the front side of the property. The utility room and a bedroom above will be at the rear. Driveway improvements to each property will be required. Funding sources will be explored.

Loan arrangement with the Almshouse Association

Loan arranged from May 2015, the loan repayment is £1,312.50 at six monthly intervals by standing order. Payments made in June 2020 and December 2020 totalled £2,625 leaving an outstanding balance of £19,687.50.

Investments as at 31 March 2021

Investments currently stand at –

£21,882.53 M&G Investments (written notice required for withdrawals).
– within this figure is £14,046.91 Emergency Repair Fund (ERF).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to M&G Investments. Total invested at year end £6,000.

£5,000 to remain in the current account. Monies over and above this amount are to be deposited in the Virgin Savings Account. This account is currently paying 0.15% interest.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2021 totalled £6,718.84. This figure includes Architect fees, energy, and garden maintenance costs for the vacated property at No 1 Southill Road, Cardington.

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
May 2021

Cople Cardington and Eastcotts Charity
Year ended March 2021

2020	Income and Expenditure	2021
	Income	
5,095.92	WMC 1 The Green	5,251.92
5,095.92	WMC 2 The Green	5,251.92
5,823.96	WMC 3 The Green	6,005.97
5,936.00	WMC 4 The Green	6,006.00
5,407.92	WWC No 1 Jubilee Cottages	5,576.94
5,407.92	WWC No 2 Jubilee Cottages	5,578.26
5,043.96	WMC No 1 Southill Road	1,871.16
5,043.96	WMC No 2 Southill Road	5,199.96
164.50	Interest Virgin	178.27
7.50	TV Licence payment received from No 4 TG	7.50
43,027.56		40,927.90
	Expenditure	
2,625.00	AA Loan repayments June and December	2,625.00
189.00	Almshouse Assoc Membership	192.00
120.00	Independent Examiner	120.00
1,206.44	Insurance	1,142.90
4,547.34	Clerk's Salary and PAYE	4,846.32
396.00	Clerk's Mileage/Postage/Expenses	288.10
280.00	Annual Benevolence	320.00
3,931.67	Repairs and Maintenance No 1 The Green	366.00
3,266.00	Repairs and Maintenance No 2 The Green	906.00
162.80	Repairs and Maintenance No 3 The Green	222.00
7,656.43	Repairs and Maintenance No 4 The Green	545.20
380.00	External Work at No 1-4 The Green	0.00
1,683.00	Repairs and Maintenance No 1 Jubilee	192.00
940.60	Repairs and Maintenance No 2 Jubilee	192.00
1,688.40	Repairs and Maintenance No 1 Southill Road	2,604.18
200.40	Repairs and Maintenance No 2 Southill Road	1,691.46
1,500.00	Funds to M&G Investments	6,000.00
72.00	External Payroll Services	72.00
7.50	TV Licence paid on behalf of No 4 TG	7.50
30,852.58		22,332.66
12,174.98	Income less expenditure	18,635.24

STATEMENT OF ASSETS & LIABILITIES

ASSETS

Robinson & Hall Property Rebuild figures, April 2017		Sum insured from June 2019 to June 2020	Sum insured from June 2020 to June 2021
	Property - Fixed Assets		
163,000.00	1 The Green	175,792.00	182,648.00
161,000.00	2 The Green	173,635.00	180,406.00
166,000.00	3 The Green	179,028.00	186,010.00
177,000.00	4 The Green	190,891.00	198,336.00
102,000.00	1 Jubilee Cottages	110,005.00	114,295.00
102,000.00	2 Jubilee Cottages	110,005.00	114,295.00
94,000.00	1 Southill Road	101,377.00	105,331.00
94,000.00	2 Southill Road	101,377.00	105,331.00
	Land adjoining		
1	1-2 Jubilee Cottages	1	1
1,059,001.00	Totals	1,142,111.00	1,186,653.00
	Non-current Assets:-		
	M&G Investments as at	31-Mar-20	31-Mar-21
	<i>National Association Almshouses Common Investment Fund</i>		
	Shares - Value as at 31 March	2020	2021
	Thomas Forster Elder	262.01	1,005.50
	Humphery Harleston	320.25	1,080.35
	Widows Charity	272.61	1,019.13
	Rev Maurice Farrel	197.57	922.69
	Thomas Forster the Younger	247.00	986.22
	Samuel Whitbread	932.59	1,867.27
	Whitemans Charity	222.28	954.46
	Emergency Repair Fund (Accumulation)	9,370.14	14,046.91
		11,824.45	21,882.53
	Current assets:-		
	Bank Current Account	5,432.24	8,849.21
	Cyclical Maintenance Fund (Virgin a/c)	36,707.04	51,885.31
	Current Liabilities		
	Almshouse Assoc Repayments	-2,625.00	-2,625.00
	Non-Current Liabilities		
	Almshouse Assoc outstanding loan	-22,312.50	-19,687.50
	TOTAL ASSET VALUE minus Liabilities	1,171,138.23	1,246,957.55

MAINTENANCE 2020-2021**No 1 The Green**

28-Aug-20	IntB19	Electrical Inspection	192.00
18-Dec-20	IntB41	Gutters flushed	30.00
9-Dec-20	IntB38	Replaced timer on towel rail	144.00

366.00**No 2 The Green**

28-Aug-20	IntB19	Electrical Inspection	192.00
18-Dec-20	IntB41	Gutters flushed	30.00
31-Mar-21	IntB59	Replaced shower unit + WC seat	684.00

906.00**No 3 The Green**

28-Aug-20	IntB19	Electrical Inspection	192.00
18-Dec-20	IntB41	Gutters flushed	30.00

222.00**No 4 The Green**

28-Aug-20	IntB19	Electrical Inspection	192.00
1-Sep-20	IntB20	Fit handrail at rear of property	130.00
18-Dec-20	IntB41	Gutters flushed	30.00
31-Mar-21	IntB58	Replaced kitchen sink taps and toilet seat	193.20

545.20**No 1 Jubilee Cottages**

28-Aug-20	IntB19	Electrical Inspection	192.00
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192.00**No 2 Jubilee Cottages**

28-Aug-20	IntB19	Electrical Inspection	192.00
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192.00**No 1 Southill Road**

26-Aug-20	IntB18	EPC	65.00
30-Sep-20	IntB23	Electrical Inspection	192.00
2-Oct-20	IntB25	Electricity invoice	8.78
16-Nov-20	IntB30	Electricity invoice	16.14
16-Nov-20	IntB31	Smoke Alarm	12.90
17-Nov-20	IntB32	Electricity invoice	48.18
17-Nov-20	IntB36	Tidy garden and hedges	105.00
16-Dec-20	IntB43	Electricity invoice	74.81
13-Jan-21	IntB45	Architect Fee	285.00
5-Mar-21	IntB49	Bedford BC Council Tax	183.99
1-Mar-21	IntB52	Ace security Alarm	4.81
15-Mar-21	IntB53	Architect fee drawings and planning	1,432.00
24-Mar-21	IntB56	Electricity invoice	105.57
17-Aug-20	Chq 571	S Hillyard Alarm donation	70.00

2,604.18

No 2 Southill Road

9-Jul-20	IntB11	2 Smoke alarms	27.46
17-Aug-20	IntB15	Trees trimmed	200.00
30-Sep-20	IntB23	Electrical Inspection	192.00
29-Dec-20	IntB44	Replaced heater in lounge	924.00
31-Mar-21	IntB57	Replaced WC Seat	90.00
20-Nov-20	IntB33	Timer to towel rail/relocate water heater timer on stairs	258.00

1,691.46

6,718.84

Independent examiner's report to the trustees of Cardington, Cople & Eastcotts Charity

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
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- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Sally J Gilpin FCCA, ATT

S J Tax Limited

The Old Stable House, 3 Woodlands Close, Cople, Bedfordshire, MK44 3UE

18/06/2021