



# Trustees' Annual Report for the period

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

## 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'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

L1(R) 210.585. A/1

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

How the charity is constituted

Trustee selection methods

**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)

*Sandra Thacker*

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](mailto: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**

**Income and Expenditure**

2020		2021
	<b>Income</b>	
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
<b>43,027.56</b>		<b>40,927.90</b>
	<b>Expenditure</b>	
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
<b>30,852.58</b>		<b>22,332.66</b>
<b>12,174.98</b>	<b>Income less expenditure</b>	<b>18,635.24</b>

## STATEMENT OF ASSETS &amp; 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
<b>Property - Fixed Assets</b>			
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
<b>1,059,001.00</b>		<b>Totals 1,142,111.00</b>	<b>1,186,653.00</b>
<b>Non-current Assets:-</b>			
M&G Investments as at		<b>31-Mar-20</b>	<b>31-Mar-21</b>
<i>National Association Almshouses Common Investment Fund</i>			
<b>Shares - Value as at 31 March .....</b>		<b>2020</b>	<b>2021</b>
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
		<b>11,824.45</b>	<b>21,882.53</b>
<b>Current assets:-</b>			
Bank Current Account		5,432.24	8,849.21
Cyclical Maintenance Fund (Virgin a/c)		36,707.04	51,885.31
<b>Current Liabilities</b>			
Almshouse Assoc Repayments		-2,625.00	-2,625.00
<b>Non-Current Liabilities</b>			
Almshouse Assoc outstanding loan		-22,312.50	-19,687.50
<b>TOTAL ASSET VALUE minus Liabilities</b>		<b>1,171,138.23</b>	<b>1,246,957.55</b>



**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
-----------	--------	-----------------------	--------

**192.00****No 2 Jubilee Cottages**

28-Aug-20	IntB19	Electrical Inspection	192.00
-----------	--------	-----------------------	--------

**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;
- 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.



**Sally J Gilpin FCCA, ATT**

**S J Tax Limited**

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

18/06/2021