



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

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	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

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.
All properties have smoke alarms connected to the mains

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

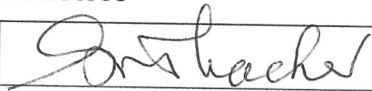
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

	
Sandra Margaret Thacker	
Clerk to the Trustees	

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

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 – 11.05.27

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

Year ended March 2025		
March 2024	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
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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