



*Over the past year the income from the Charity's four investments was around £33,100 (though this included delayed payments from the Blackrock company due to their administrative requirements). At the year's end around £45,750 was available for distribution as grants.*

*Around £960 was received in interest following the transfer of some reserve funds to a higher interest bank account.*

*Although applications and their justifications were again varied, all five requests were for essential domestic items and equipment from or on behalf of individuals or families. Successful applicants (or their professional "sponsors") were able to satisfy the trustees that they met the Charity's requirements of being resident in Bingham and in "need, hardship or distress".*

*As in the past, all future applications will continue to be considered in strict confidence on their individual merits. Applicants should be aware that requests which do not meet the charity's terms of reference will not be successful.*

*Please note that while the Trustees will consider any type of application, they will not be able to consider requests for either loans or cash.*

*As most of the applications for assistance are received from or on behalf of the younger to mid age range of residents, the Trustees are very keen to spread awareness of the Charity among all members of the Bingham community - particularly the older members, very few of whom have ever sought help from the charity.*

*To this end, the charity always has a detailed explanatory entry in Bingham's free "The Butter Cross" magazine (which is delivered to every household in Bingham), and in the recent past one of the trustees has attended meetings of a number of local organisations to explain BUC's roll in the community and how it might assist people of all ages who are in "need, hardship or distress". The charity also disseminated information via a targeted (but limited) poster campaign with little or no success.*

*The Charity is always happy to attend any appropriate local functions to explain the role of the Charity, and how assistance can be accessed.*

*Also, the Trustees hope to arrange a meeting shortly with the various professional agencies to seek to maintain this important liaison and to ensure that the agencies continue to be aware that financial assistance from the Charity may be available for their clients.*

*Finally, we would like to thank our Secretary for her continuing diligent and sometimes time-consuming work during the past year.*

**BINGHAM UNITED CHARITIES 2006**  
**REGISTRATION NO 213913**  
**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31st MARCH 2025**

**INCOME**

	<b>2023/24</b>	<b>2024/25</b>
Interest from Capital Reserve Account	£ 405.74	£ 126.10
Dividends from Charifund	£ 8,155.94	£ 8,582.71
Dividends from Blackrock	£ 934.99	£ 23,298.70
Dividends from National Grid	£ 47.89	£ 91.77
Dividends from Shell	£ 126.88	£ 133.81
Not Trent Credit	£ 525.00	
Interest from Liquidity Management Account		£ 957.83
	<b><u>£ 10,196.44</u></b>	<b><u>£ 33,190.92</u></b>

**EXPENDITURE**

	<b>2023/24</b>	<b>2024/25</b>
Grants	£ 5,701.87	£ 3,207.89
Stipend for 1 year	£ 850.00	£ 850.00
Excess/deficit	£ 3,644.57	£ 29,133.03
	<b><u>£ 10,196.44</u></b>	<b><u>£ 33,190.92</u></b>

**Statement of Assets and Liabilities @ 31st March 2025**

Current Account	£ 15,142.49	£ 28,191.59
Capital Reserve Account	£ 30,602.65	£ 5,728.75
Liquidity Management Account		£ 40,957.83
	<b><u>£ 45,745.14</u></b>	<b><u>£ 74,878.17</u></b>

Current Account	£ 15,142.49	£ 28,191.59
Capital Reserve Account	£ 30,602.65	£ 5,728.75
Liquidity Management Acc		£ 40,957.83
	<b><u>£ 45,745.14</u></b>	<b><u>£ 74,878.17</u></b>

These Accounts have been prepared from the Books and Vouchers of the Bingham United Charities and show a true and fair view of the year's operations and the state of the Accounts as at 31st March 2025

.....  
Secretary to the Trustees



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Bingham United Charities 2006

On accounts for the year  
ended

31<sup>st</sup> March 2025

Charity no  
(if any)

213913

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025

Responsibilities and  
basis of report

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

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

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date: 20/01/2026

Name:

Sally Ashmore

Relevant professional  
qualification(s) or body  
(if any):

Association of Chartered Certified Accountants

Address:

Ashmore & McGill CCA Ltd

1 Fisher Lane, Bingham, Nottingham

NG13 8BQ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**