

THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales · Charity number 225418

Details

Status Registered

Legal form Other

Registered 1964-03-17

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

Contact

Address The Forge
Abbeytown
Wigton
CA7 4SE

Phone 01697361277

Email tanyabrown20@hotmail.co.uk

Activities

Objects: 1. MAINTAINING AND REPAIRING THE SEA DYKE SITUATE IN THE PARISH AND LYING BETWEEN SKENBEERNESS AND THE PLACE FORMERLY CALLED OR KNOWN AS "JOHN ASKEW'S HOLE". 2. MAINTAINING AND REPAIRING ALL OR ANY OF THE SEA DYKES IN THE PARISH IF PART OF THE YEARLY INCOME OF THE CHARITY SHALL NOT BE REQUIRED FOR THE PURPOSES OF NO. 1 ABOVE.

Activities: To benefit the inhabitants of the Ancient Parish of Holme Cultram as the Trustees think fit. The organisations vary but include, village halls, churches, schools and Residential Care Homes.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Accommodation/housing, Environment/conservation/heritage
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** ANCIENT PARISH OF HOLME CULTRAM
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£34,930	£20,752	-	-
2024-06-30	£35,770	£62,304	-	-
2023-06-30	£32,323	£73,481	-	-
2022-06-30	£167,855	£137,726	-	-
2021-06-30	£30,801	£11,921	-	-

Trustees

Name	Role	Appointed
JOHN GRAHAM	Chair	
ASHLEY HARRISON		
DAVID BOWE		1991-03-12
DUNCAN FINDLAY		
David Hurst		2013-10-15
ELINOR ROPER		2012-10-27
GRAHAM LITTLE		2018-07-01
JOHN NICHOLAS GRAHAM		
LAWRENCE MARSHALL		1993-03-12
MR JOHN WISE		1994-03-12
MR TONY MARKLEY		
MR WILLY BELL		
NORMAN HUGHES		
Steven Routledge		2018-10-16

THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales - Charity number 225418

Accounts

Holme Cultram Sea Dyke Charity

Report and Unaudited Financial Statements

Year ended: 30 June 2025

Registered Charity no: 225418

Armstrong Watson Audit Limited

Chartered Accountants
James Watson House
Montgomery Way
Rosehill
Carlisle
Cumbria
CA1 2UU

Holme Cultram Sea Dyke Charity

Year ended 30 June 2025

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Holme Cultram Sea Dyke Charity

Legal and administrative details

Trustees

Mr J Wise (Chairman)
Mr D Hurst (Vice-chairman)
Mr J Graham
Mr A Harrison (Deceased)
Mr N Hughes
Mr T Markley
Mr D Findlay
Mr J Graham
Mr S Routledge
Mr C Edmunds
Mr N Armstrong
Mr D Reed
Mr K Robinson
Mrs Z Horsley
Mr J Steel
Mr J Harrison (appointed)
Mr R Bowness (appointed)

Appointment of Trustees

17 trustees are appointed as follows:-

- 2 Qualified landowners from each of the four parishes
- 3 Representatives from Holme Low Parish Council
- 2 Representative from Holme Abbey Parish Council
- 1 Representative from Holme East Waver Parish Council
- 1 Representative from Holme St Cuthbert's Parish Council
- 1 Representative from Silloth Town Council
- 1 Co-optive Trustee - a person residing or carrying on business in or near the ancient Parish of Holme Cultram.

Landowner trustees are nominated by the existing trustees on the board when a vacancy becomes available. The Landowner trustees are elected every four years at the Landowner meeting.

Parish Council trustees - when a vacancy becomes available the trustees invite the appropriate Parish Council to nominate a Councillor.

Secretary

Ms A Beverley

Address of Charity

The Forge, Abbeytown, Wigton, Cumbria, CA7 4SE

Accountants/Independent Examiner

Armstrong Watson Audit Limited, Chartered Accountants, James Watson House, Montgomery Way, Rosehill, Carlisle, Cumbria, CA1 2UU.

Bankers

HSBC Bank Plc, 29-31 English Street, Carlisle, CA3 8JT

Holme Cultram Sea Dyke Charity

Report of the trustees

Year ended 30 June 2025

The trustees present their annual report and the unaudited financial statements for the year ended 30 June 2025.

The Holme Cultram Sea Dyke Charity is an unincorporated association and is established by a Court Scheme of 25 February 1889, last amended on 8 January 2001. It was registered with the Charity Commission (No. 225418) on 17 March 1964. The board of trustees administers the charity.

Main Objects

The main object of the charity was to maintain and repair all or any of the Sea Dykes in the Ancient Parish of Holme Cultram. This was extended in 1981 to state that the Trustees may apply the income for such charitable purposes for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram as they think fit.

In order to achieve its objectives the charity holds various property and land for investment purposes. By letting this land and property the charity derives an income which is used to provide donations for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram.

Summary of Charitable Activities and Review of Progress

This year has seen a few changes sadly not for the best reasons, sadly we lost one of our long standing trustees Ashley Harrison at the beginning of the year. He will be a miss to us all going forward.

We welcomed John Harrison, Ashley's son, to take his place and we also welcomed Parish councilor Robert Bowness from Abbeytown to the trustees.

Donations were made to all 4 churches, 4 schools, 2 halls and to Silloth convalescent home. There was a further donation to Abbeytown preschool and another generous donation again to the convalescent home.

The main running topic this year has been Daniel Tiffen's new shed on Swinsty Farm that has been updated with new floors and roof. Most of the work has been completed and paid for ready in time for the livestock to come indoors for winter. The last part of the year has seen the trustees reviewing the tenancy and rent options on the farm with a view to update in the new year once the next meeting has been held.

Other than that it has been a pleasant year for most and we welcome 2026 being much the same.

Amy Beverley
Clerk to the Trustees

Holme Cultram Sea Dyke Charity

Report of the trustees

Public Benefit Statement

The main activity undertaken by the charity is to obtain a regular income from its properties and then donate to various organisations within the Ancient Parish of Holme Cultram. These organisations vary and include village halls, churches, schools and the Silloth Nursing and Residential Care Home. The charity's main aim is to benefit all parishioners in the ancient parish, and by donating to these organisations the trustees feel they are reaching out to parishioners of all ages.

Reserves Policy

The charity's funds are all unrestricted at the year end date. The trustees maintain a level of reserves equal to the estimated expenditure expected to occur in the following year.

Basis of Preparation

These accounts have been drawn up on the receipts and payments basis, net of recoverable VAT, which is consistent with the previous periods.

Approved by the board of trustees on 8 April 2026 , and signed on its behalf by:

Mr J Wise, Chairman



Holme Cultram Sea Dyke Charity

Independent examiner's report to the trustees

Year ended 30 June 2025

I report to the trustees on my examination of the accounts of the charity for the year ended 30 June 2025.

Respective Responsibilities of Trustees and Examiner 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 all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.



Karen Rae FCCA
ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants
Carlisle

Dated: 15 April 2026

Holme Cultram Sea Dyke Charity

Receipts and Payments account for the year ended 30 June 2025

	2025 £	2024 £
Receipts		
COIF dividends	3,012	2,947
Rent	24,004	24,004
United Utilities wayleave		
Basic Payment Scheme	844	887
Output VAT	4,490	4,391
VAT received from HMRC	2,580	3,541
	<hr/> 34,930	<hr/> 35,770
Payments		
Staff salaries and wages	1,546	1,602
Accountancy	1,090	1,110
Insurance	2,293	2,048
Purchase of investments	-	-
Input VAT	243	9,036
VAT paid to HMRC	4,393	1,080
Repairs	126	45,274
Donations	11,000	2,000
Sundry	61	64
	<hr/> 20,752	<hr/> 62,304
Surplus/(Deficit)for the Year	14,178	(26,444)
Funds (Monetary Assets) Brought Forward	10,887	37,331
Funds (Monetary Assets) Carried Forward	<hr/> 25,065	<hr/> 10,887

All funds are unrestricted in nature.

Holme Cultram Sea Dyke Charity

Statement of Assets and Liabilities as at 30 June 2025

	2025 £	2024 £
Freehold Property (at Valuation)		
Held for Investment Purposes:		
Swinsty Farm, Abbeytown	348,000	348,000
Field 4639 at Abbeytown	16,000	16,000
Allotment Gardens	5,000	5,000
Three Stints on Skinburness Marsh	<u>600</u>	<u>600</u>
	369,600	369,600
Investments (at Market Value)		
COIF Recoupment Order	73,994	75,378
COIF Permanent Endowment	31,471	32,974
COIF Accumulation of Income	<u>73,140</u>	<u>76,634</u>
	178,605	184,986
Monetary Assets (Cash Balances)		
HSBC Treasurer Account	25,065	10,888
Other Assets		
COIF Accrued Income	<u>758</u>	<u>740</u>
	758	740
Liabilities		
Accountancy	1,180	1,200
COIF Recoupment order	<u>12,000</u>	<u>12,000</u>
	(13,180)	(13,200)
	<u>560,848</u>	<u>553,014</u>

These financial statements were approved by the trustees on the 8th April 2026, and are signed on their behalf by:

Mr J Wise, Chairman



THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales - Charity number 225418

Accounts

Holme Cultram Sea Dyke Charity

Report of the trustees

Year ended 30 June 2024

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Main Objects

The main object of the charity was to maintain and repair all or any of the Sea Dykes in the Ancient Parish of Holme Cultram. This was extended in 1981 to state that the Trustees may apply the income for such charitable purposes for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram as they think fit.

In order to achieve its objectives the charity holds various property and land for investment purposes. By letting this land and property the charity derives an income which is used to provide donations for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram.

Summary of Charitable Activities and Review of Progress

It will be 32 years in March since I took over as chairman due to Ormond Holliday leaving the committee after many years as chairman. I as vice-chairman agreed to take on the position for a year or so but it has now become 32 years and many things have changed in that time. We now have our third secretary and also our third tenant on the farm. We have had many changes in membership both landowners and parish council representatives. Jean Day was the secretary when the Armstrong family took on the tenancy, Tanya Brown when Daniel Tiffin took the tenancy and now Amy Beverley has taken the job due to Tanya taking on full time employment at Hopes Auction. I am sure we all wish Tanya well for the future.

Now Amy is our secretary we can only hope Daniel and Pamela are with us for many years as when he spoke at our last meeting he is hoping to be with us for his farming life, and with a hard working wife and two sons very keen on the farming way of life I am sure they will be our tenants for many years.

As Amy is proving to be a very good understanding lass I am confident she will also be our secretary for a long time, it is up to all of us to do our best to keep them happy in their work.

It is sad to see Willie Bell leaving the committee after almost fifty years. I am sure we all wish him well for the future.

It is at this time we must look at the future of Swinsty Farm and be thankful our tenant is a look ahead person always wanting to expand in life, we should be pleased to give him all the support we are able to in improving the farm.

At our last meeting Daniel was invited to explain his plans for the future and asked if he had any idea how much of his own money he had put into the farm, he did not have to think as he stated an amount that most members were shocked at. So we need have no worries about his tenancy. Since taking over the tenancy Daniel has paid his rent on the

first of every month which has made my job a pleasure, and it is a privilege to visit Swinsty Farm whenever I can and every time my wife and I call we are always invited in for a coffee and chat as to how things are going and to discuss what he is planning for the future. We are also entertained by the two boys Jack and Robbie telling us about what they have been doing helping on the farm which makes me feel we have no worries regarding the future.

Now as I intend to retire as your chairman at our meeting I can only hope our vice-chairman will be willing to accept the position of chairman if it is your wish that John Wise be the choice of the committee members.

If John is elected I hope he will continue to visit Swinsty Farm and feel as welcome as I have been ever since the Tiffin family have been our tenants, and also be prepared to support them as I have done over the last five years.

Now I must give my thanks to you all for the support you have given me over my thirty two years as your chairman and look forward to remaining on the committee as a representative of Holme Low Parish council for as long as my health allows me to do so as I have been a member of the Seadyke Trust for over fifty years.

Your retiring chairman
John Graham.

Holme Cultram Sea Dyke Charity

Report of the trustees

Public Benefit Statement

The main activity undertaken by the charity is to obtain a regular income from its properties and then donate to various organisations within the Ancient Parish of Holme Cultram. These organisations vary and include village halls, churches, schools and the Silloth Nursing and Residential Care Home. The charity's main aim is to benefit all parishioners in the ancient parish, and by donating to these organisations the trustees feel they are reaching out to parishioners of all ages.

Reserves Policy

The charity's funds are all unrestricted at the year end date. The trustees maintain a level of reserves equal to the estimated expenditure expected to occur in the following year.

Basis of Preparation

These accounts have been drawn up on the receipts and payments basis, net of recoverable VAT, which is consistent with the previous periods.

Approved by the board of trustees on _____, and signed on its behalf by:

Mr J Wise, Chairman



Holme Cultram Sea Dyke Charity

Receipts and Payments account for the year ended 30 June 2024

	2024 £	2023 £
Receipts		
COIF dividends	2,947	1,773
Rent	24,004	24,008
United Utilities wayleave		219
Basic Payment Scheme	887	855
Output VAT	4,391	4,536
VAT received from HMRC	3,541	932
	<u>35,770</u>	<u>32,323</u>
Payments		
Staff salaries and wages	1,602	1,497
Accountancy	1,110	935
Insurance	2,048	1,861
Purchase of investments	-	43,000
Input VAT	9,036	1,724
VAT paid to HMRC	1,080	3,209
Repairs	45,274	7,687
Donations	2,000	13,500
Sundry	64	68
	<u>62,304</u>	<u>73,481</u>
(Deficit)/Surplus for the Year	(26,444)	(41,158)
Funds (Monetary Assets) Brought Forward	<u>37,331</u>	<u>78,489</u>
Funds (Monetary Assets) Carried Forward	<u>10,887</u>	<u>37,331</u>

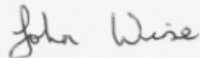
All funds are unrestricted in nature.

Holme Cultram Sea Dyke Charity

Statement of Assets and Liabilities as at 30 June 2024

	2024		2023
	£		£
Freehold Property (at Valuation)			
Held for Investment Purposes:			
Swinsty Farm, Abbeytown	348,000		348,000
Field 4639 at Abbeytown	16,000		16,000
Allotment Gardens	5,000		5,000
Three Stints on Skinburness Marsh	<u>600</u>		<u>600</u>
	369,600		369,600
Investments (at Market Value)			
COIF Recoupment Order	75,378	67,782	
COIF Permanent Endowment	32,974	30,487	
COIF Accumulation of Income	<u>76,634</u>	<u>70,853</u>	
	184,986		169,122
Monetary Assets (Cash Balances)			
HSBC Treasurer Account	10,888		37,331
Other Assets			
COIF Accrued Income	<u>740</u>	<u>440</u>	
	740		440
Liabilities			
Accountancy	1,200	1,080	
COIF Recoupment order	<u>12,000</u>	<u>12,000</u>	
	(13,200)		(13,080)
	<u>553,014</u>		<u>563,413</u>

These financial statements were approved by the trustees on the , and are signed on their behalf by:



Mr J Wise, Chairman

Holme Cultram Sea Dyke Charity

Independent examiner's report to the trustees

Year ended 30 June 2024

I report to the trustees on my examination of the accounts of the charity for the year ended 30 June 2024.

Respective Responsibilities of Trustees and Examiner 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 all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Karen Rae FCCA
ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants
Carlisle

Dated:

THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales - Charity number 225418

Accounts

Holme Cultram Sea Dyke Charity

Report and Unaudited Financial Statements

Year ended: 30 June 2023

Registered Charity no: 225418

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Holme Cultram Sea Dyke Charity

Year ended 30 June 2023

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Report of the trustees	4
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Receipts and payments account	8
Statement of assets and liabilities	9

Holme Cultram Sea Dyke Charity

Legal and administrative details

Trustees

Mr J Graham (Chairman)
Mr J Wise (Vice- Chairman)
Mr L Marshall (Deceased) (Co-opted)
Mr W Bell
Mr D Bowe (Resigned)
Mr A Harrison
Mr N Hughes
Mr D Hurst
Mr T Markley
Mr G Little
Mr D Findlay
Mr J Graham
Mrs E Roper (Resigned)
Mr S Routledge
Mr C Edmunds
Mr N Armstrong (Appointed)
Mr D Reed (Appointed)
Mr K Robinson (Appointed)

Appointment of Trustees

16 trustees are appointed as follows:-

- 2 Qualified landowners from each of the four parishes
- 3 Representatives from Holme Low Parish Council
- 1 Representative from Holme Abbey Parish Council
- 1 Representative from Holme East Waver Parish Council
- 1 Representative from Holme St Cuthbert's Parish Council
- 1 Representative from Silloth Town Council
- 1 Co-optive Trustee - a person residing or carrying on business in or near the ancient Parish of Holme Cultram.

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Parish Council trustees - when a vacancy becomes available the trustees invite the appropriate Parish Council to nominate a Councillor.

Secretary

Ms A Beverley

Address of Charity

The Forge, Abbeytown, Wigton, Cumbria, CA7 4SE

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Holme Cultram Sea Dyke Charity

Report of the trustees

Year ended 30 June 2023

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In order to achieve its objectives the charity holds various property and land for investment purposes. By letting this land and property the charity derives an income which is used to provide donations for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram.

Summary of Charitable Activities and Review of Progress

The Holme Cultram Sea Dyke Charity have seen a few changes over the last 12 months more so in the change of Trustees. We sadly had the passing of Lawrence Marshall, a valued member of the Committee early on in the year, which opened up a vacancy for Vice Chairman. John Wise stepped into the role, following a vote from the other Trustees.

A new member Neil Armstrong came on board in June 2022 as land owner at Holme St Cuthberts. A few Trustees also stepped down; Mr David Bowe and Mrs Eleanor Roper both in the beginning of 2023. Both members were replaced with Mr David Reed and Mr Keith Robinson. Again, valued members left however the new members will do a great job we're sure.

Work on Swinsty Farm has included full paint work to the front of the house, renovations to a bedroom inside, joinery and plastering. Also, the silage pit has been concreted and the shed on the road side has finally had a new roof put on and sorted by David Bell Fabrications.

Lots of donations have been made in the last 12 months to make up for the lack of during Covid. In July 2022 Abbeytown preschool, all three churches in the parish, Silloth Nursing Home and the four schools in the parish all received a donation.

In June 2023 both Newton Arlosh and Mawbray Village Hall's received a donation along with Newton Arlosh Brownies, Silloth Youth Club and Abbeytown Football Club.

As there were surplus funds in the account due to the sale of Stankside Cottage money was invested back in the Charity Commissions account, a total of £130,000.

The next year will see the Landowners Meeting 2024.

Holme Cultram Sea Dyke Charity

Report of the trustees

Public Benefit Statement

The main activity undertaken by the charity is to obtain a regular income from its properties and then donate to various organisations within the Ancient Parish of Holme Cultram. These organisations vary and include village halls, churches, schools and the Silloth Nursing and Residential Care Home. The charity's main aim is to benefit all parishioners in the ancient parish, and by donating to these organisations the trustees feel they are reaching out to parishioners of all ages.

Reserves Policy

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Basis of Preparation

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Approved by the board of trustees on 15 May 2024 , and signed on its behalf by:



Mr J Graham, Chairman

Holme Cultram Sea Dyke Charity

Independent examiner's report to the trustees

Year ended 30 June 2023

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Karen Rae FCCA

ARMSTRONG WATSON AUDIT LIMITED

Chartered Accountants

Carlisle

Dated: 15 May 2024

Holme Cultram Sea Dyke Charity

Receipts and Payments account for the year ended 30 June 2023

	2023 £	2022 £
Receipts		
COIF dividends	1,773	36
Rent	24,008	24,000
United Utilities wayleave	219	263
Basic Payment Scheme	855	1,263
Output VAT	4,536	4,320
VAT received from HMRC	932	2,660
Compensation receipt	-	250
Sale of property	-	135,063
	<u>32,323</u>	<u>167,855</u>
Payments		
Staff salaries and wages	1,497	1,300
Print, stationery, postage and telephone	-	151
Accountancy	935	850
Insurance	1,861	1,643
Purchase of investments	43,000	93,000
Input VAT	1,724	5,213
VAT paid to HMRC	3,209	3,059
Repairs	7,687	31,499
Donations	13,500	-
Sundry	68	1,018
	<u>73,481</u>	<u>137,726</u>
(Deficit)/Surplus for the Year	(41,158)	30,129
Funds (Monetary Assets) Brought Forward	<u>78,489</u>	<u>48,360</u>
Funds (Monetary Assets) Carried Forward	<u>37,331</u>	<u>78,489</u>

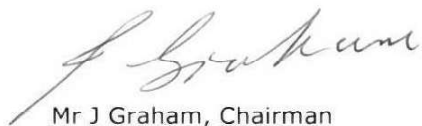
All funds are unrestricted in nature.

Holme Cultram Sea Dyke Charity

Statement of Assets and Liabilities as at 30 June 2023

	2023 £	2022 £
Freehold Property (at Valuation)		
Held for Investment Purposes:		
Swinsty Farm, Abbeytown	348,000	348,000
Field 4639 at Abbeytown	16,000	16,000
Stankside Cottage, Abbeytown	-	-
Allotment Gardens	5,000	5,000
Three Stints on Skinburness Marsh	600	600
	<u>369,600</u>	<u>369,600</u>
Investments (at Market Value)		
COIF Recoupment Order	67,782	60,986
COIF Permanent Endowment	30,487	29,786
COIF Accumulation of Income	70,853	29,562
	<u>169,122</u>	<u>120,334</u>
Monetary Assets (Cash Balances)		
HSBC Treasurer Account	37,331	78,489
Other Assets		
COIF Accrued Income	440	9
	<u>440</u>	<u>9</u>
Liabilities		
Accountancy	1,080	935
COIF Recoupment order	12,000	12,000
	<u>(13,080)</u>	<u>(12,935)</u>
	<u>563,413</u>	<u>555,497</u>

These financial statements were approved by the trustees on the 15 May 2024, and are signed on their behalf by:



Mr J Graham, Chairman

THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales - Charity number 225418

Accounts

Holme Cultram Sea Dyke Charity

Report and Unaudited Financial Statements

Year ended: 30 June 2022

Registered Charity no: 225418

Armstrong Watson Audit Limited

Chartered Accountants

Fairview House

Victoria Place

Carlisle

Cumbria

CA1 1HP

Holme Cultram Sea Dyke Charity

Year ended 30 June 2022

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Receipts and payments account	8
Statement of assets and liabilities	9

Holme Cultram Sea Dyke Charity

Legal and administrative details

Trustees

Mr J Graham (Chairman)
Mr J Wise (Vice- Chairman)
Mr L Marshall (Deceased) (Co-opted)
Mr W Bell
Mr D Bowe
Mr A Harrison
Mr N Hughes
Mr D Hurst
Mr T Markley
Mr G Little
Mr D Findlay
Mr J Graham
Mrs E Roper
Mr S Routledge
Mr C Edmunds (Appointed)
Mr N Armstrong (Appointed)

Appointment of Trustees

16 trustees are appointed as follows:-

- 2 Qualified landowners from each of the four parishes
- 3 Representatives from Holme Low Parish Council
- 1 Representative from Holme Abbey Parish Council
- 1 Representative from Holme East Waver Parish Council
- 1 Representative from Holme St Cuthbert's Parish Council
- 1 Representative from Silloth Town Council
- 1 Co-optive Trustee - a person residing or carrying on business in or near the ancient Parish of Holme Cultram.

Landowner trustees are nominated by the existing trustees on the board when a vacancy becomes available. The Landowner trustees are elected every four years at the Landowner meeting.

Parish Council trustees - when a vacancy becomes available the trustees invite the appropriate Parish Council to nominate a Councillor.

Secretary

Ms A Beverley

Address of Charity

The Forge, Abbeytown, Wigton, Cumbria, CA7 4SE

Accountants/Independent Examiner

Armstrong Watson Audit Limited, Chartered Accountants, Fairview House, Victoria Place, Carlisle, Cumbria, CA1 1HP

Bankers

HSBC Bank Plc, 29-31 English Street, Carlisle, CA3 8JT

Holme Cultram Sea Dyke Charity

Report of the trustees

Year ended 30 June 2022

The trustees present their annual report and the unaudited financial statements for the year ended 30 June 2022.

The Holme Cultram Sea Dyke Charity is an unincorporated association and is established by a Court Scheme of 25 February 1889, last amended on 8 January 2001. It was registered with the Charity Commission (No. 225418) on 17 March 1964. The board of trustees administers the charity.

Main Objects

The main object of the charity was to maintain and repair all or any of the Sea Dykes in the Ancient Parish of Holme Cultram. This was extended in 1981 to state that the Trustees may apply the income for such charitable purposes for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram as they think fit.

In order to achieve its objectives the charity holds various property and land for investment purposes. By letting this land and property the charity derives an income which is used to provide donations for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram.

Summary of Charitable Activities and Review of Progress

The last year has seen a few changes with the Trustees, sadly the passing of Lawrence Marshall. We appointed a new vice-chairman, Mr John Wise from Low Tarns. We also had both vacancies filled for land owner at Holme St Cuthberts, Mr Neil Armstrong and a parish councillor from Holme Low being Mr Chris Edmunds.

Work continued on the farm, mainly a new concrete floor was replaced in the silage shed, and plans put in place to replace the big shed roof, with the materials being purchased and work to commence once stock has been put out to land. The house has also seen a paint job on both the front side and the back.

The cottage did sell very fast with an income of £137,319.00 which brought the account into surplus credit therefore prompting us to credit the charity commissions investment accounts with £90,000.00.

Donations have also been made from the account to the four churches, four schools in our parish, along with the preschool at Abbeytown and the convalescent home in Silloth also receiving a donation from us.

We have also moved into the digital world of Making Tax Digital.

Holme Cultram Sea Dyke Charity

Report of the trustees

Public Benefit Statement

The main activity undertaken by the charity is to obtain a regular income from its properties and then donate to various organisations within the Ancient Parish of Holme Cultram. These organisations vary and include village halls, churches, schools and the Silloth Nursing and Residential Care Home. The charity's main aim is to benefit all parishioners in the ancient parish, and by donating to these organisations the trustees feel they are reaching out to parishioners of all ages.

Reserves Policy

The charity's funds are all unrestricted at the year end date. The trustees maintain a level of reserves equal to the estimated expenditure expected to occur in the following year.

Basis of Preparation

These accounts have been drawn up on the receipts and payments basis, net of recoverable VAT, which is consistent with the previous periods.

Approved by the board of trustees on _____, and signed on its behalf by:

Mr J Graham, Chairman



Holme Cultram Sea Dyke Charity

Independent examiner's report to the trustees

Year ended 30 June 2022

I report to the trustees on my examination of the accounts of the charity for the year ended 30 June 2022.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Respective Responsibilities of Trustees and Examiner 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 all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Karen Rae FCCA
ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants
Carlisle

Dated:

Holme Cultram Sea Dyke Charity

Receipts and Payments account for the year ended 30 June 2022

	2022 £	2021 £
Receipts		
COIF dividends	36	35
Rent	24,000	24,230
United Utilities wayleave	263	264
Basic Payment Scheme	1,263	1,952
Output VAT	4,320	-
VAT received from HMRC	2,660	4,320
Compensation receipt	250	-
Sale of property	135,063	-
	<u>167,855</u>	<u>30,801</u>
Payments		
Staff salaries and wages	1,300	1,300
Print, stationery, postage and telephone	151	146
Accountancy	850	890
Hire of hall	-	-
Insurance	1,634	1,540
Purchase of investments	93,000	3,000
Input VAT	5,213	173
VAT paid to HMRC	3,059	4,144
Auction charges	-	-
Repairs	31,499	95
Donations	-	-
Sundry	1,018	633
	<u>137,726</u>	<u>11,921</u>
Surplus/(deficit) for the Year	30,129	18,880
Funds (Monetary Assets) Brought Forward	48,360	29,480
Funds (Monetary Assets) Carried Forward	<u>78,489</u>	<u>48,360</u>

All funds are unrestricted in nature.

Holme Cultram Sea Dyke Charity

Statement of Assets and Liabilities as at 30 June 2022

	2022 £	2021 £
Freehold Property (at Valuation)		
Held for Investment Purposes:		
Swinsty Farm, Abbeytown	348,000	348,000
Field 4639 at Abbeytown	16,000	16,000
Stankside Cottage, Abbeytown	-	30,000
Allotment Gardens	5,000	5,000
Three Stints on Skinburness Marsh	600	600
	<u>369,600</u>	<u>399,600</u>
Investments (at Market Value)		
COIF Recoupment Order	60,986	29,569
COIF Permanent Endowment	29,786	767
COIF Accumulation of Income	29,562	531
	<u>120,334</u>	<u>30,867</u>
Monetary Assets (Cash Balances)		
HSBC Treasurer Account	78,489	48,360
Other Assets		
COIF Accrued Income	9	9
Rent Accrual	-	-
	<u>9</u>	<u>9</u>
Liabilities		
Accountancy	935	810
COIF Recoupment order	12,000	12,000
	<u>(12,935)</u>	<u>(12,810)</u>
	<u>555,497</u>	<u>466,026</u>

These financial statements were approved by the trustees on the _____, and are signed on their behalf by:

Mr J Graham, Chairman



THE HOLME CULTRAM SEA DYKE CHARITY

England & Wales - Charity number 225418

Accounts

02170/NF
MUIDO

Holme Cultram Sea Dyke Charity

Report and Unaudited Financial Statements

Year ended: 30 June 2021

Registered Charity no: 225418

Armstrong Watson Audit Limited

Chartered Accountants

Fairview House

Victoria Place

Carlisle

Cumbria

CA1 1HP

Holme Cultram Sea Dyke Charity

Year ended 30 June 2021

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Holme Cultram Sea Dyke Charity

Legal and administrative details

Trustees

Mr J Graham (Chairman)
Mr L Marshall (Co-opted) (Vice-Chairman)
Mr W Bell
Mr D Bowe
Mr A Harrison
Mr N Hughes
Mr D Hurst
Mr J Wise
Mr T Markley
Mr G Little
Mr D Findlay
Mr J Graham
Mrs E Roper
Mr S Routledge

Appointment of Trustees

16 trustees are appointed as follows:-

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Parish Council trustees - when a vacancy becomes available the trustees invite the appropriate Parish Council to nominate a Councillor.

Secretary

Ms A Beverley

Address of Charity

The Forge, Abbeytown, Wigton, Cumbria, CA7 4SE

Accountants/Independent Examiner

Armstrong Watson Audit Limited, Chartered Accountants, Fairview House, Victoria Place, Carlisle, Cumbria, CA1 1HP

Bankers

HSBC Bank Plc, 29-31 English Street, Carlisle, CA3 8JT

Holme Cultram Sea Dyke Charity

Report of the trustees

Year ended 30 June 2021

The trustees present their annual report and the unaudited financial statements for the year ended 30 June 2021.

The Holme Cultram Sea Dyke Charity is an unincorporated association and is established by a Court Scheme of 25 February 1889, last amended on 8 January 2001. It was registered with the Charity Commission (No. 225418) on 17 March 1964. The board of trustees administers the charity.

Main Objects

The main object of the charity was to maintain and repair all or any of the Sea Dykes in the Ancient Parish of Holme Cultram. This was extended in 1981 to state that the Trustees may apply the income for such charitable purposes for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram as they think fit.

In order to achieve its objectives the charity holds various property and land for investment purposes. By letting this land and property the charity derives an income which is used to provide donations for the general benefit of the inhabitants of the Ancient Parish of Holme Cultram.

Summary of Charitable Activities and Review of Progress

This last year has been relatively slow and quiet due to the coronavirus pandemic. Meetings were short and held outside at the Cottage in line with the government guidelines issued.

All current members are still in the same positions, however sadly Colin Winter passed away, therefore creating a vacancy for a Landowner from Holme St Cuthbert's parish.

The financial position is still healthy. No donations were made during the year as due to the pandemic no requests came forward.

Work at the farm has been steady with the outside of the house having been plastered and painted and the roadside walls rebuilt. Work for a new shed roof will commence in the new year.

The biggest change has been the decision to put Stankside Cottage on the market, as after the previous tenant sadly died, it was decided the works required to renovate the property were far more costly than initially thought and therefore it was put up for sale.

Public Benefit Statement

The main activity undertaken by the charity is to obtain a regular income from its properties and then donate to various organisations within the Ancient Parish of Holme Cultram. These organisations vary and include village halls, churches, schools and the Silloth Nursing and Residential Care Home. The charity's main aim is to benefit all parishioners in the ancient parish, and by donating to these organisations the trustees feel they are reaching out to parishioners of all ages.

Reserves Policy

The charity's funds are all unrestricted at the year end date. The trustees maintain a level of reserves equal to the estimated expenditure expected to occur in the following year.

Basis of Preparation

These accounts have been drawn up on the receipts and payments basis, net of recoverable VAT, which is consistent with the previous periods.

Approved by the board of trustees on _____, and signed on its behalf by:


Mr J Graham, Chairman

28.6.22

Holme Cultram Sea Dyke Charity

Independent examiner's report to the trustees

Year ended 30 June 2021

I report on the financial statements of the charity for the year ended 30 June 2021 which are set out on pages 8 and 9.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements 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 Act; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 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 financial statements to be reached.

Karen Rae FCCA
ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants
Carlisle

Dated:

Holme Cultram Sea Dyke Charity

Receipts and Payments account for the year ended 30 June 2021

	2021 £	2020 £
Receipts		
COIF dividends	35	35
Rent	24,230	25,209
United Utilities wayleave	264	261
Basic Payment Scheme	1,952	1,059
Output VAT	4,320	4,320
VAT received from HMRC	-	-
	<u>30,801</u>	<u>30,884</u>
 Payments		
Staff salaries and wages	1,300	1,300
Print, stationery, postage and telephone	146	117
Accountancy	890	950
Hire of hall	-	15
Insurance	1,540	1,449
Purchase of investments	3,000	6,000
Input VAT	173	618
VAT paid to HMRC	4,144	3,562
Auction charges	-	14
Repairs	95	4,619
Donations	-	1,800
Sundry	633	164
	<u>11,921</u>	<u>20,608</u>
 Surplus/(deficit) for the Year	 18,880	 10,276
Funds (Monetary Assets) Brought Forward	<u>29,480</u>	<u>19,204</u>
Funds (Monetary Assets) Carried Forward	<u>48,360</u>	<u>29,480</u>

All funds are unrestricted in nature.

Holme Cultram Sea Dyke Charity

Statement of Assets and Liabilities as at 30 June 2021

	2021 £	2020 £
Freehold Property (at Valuation)		
Held for Investment Purposes:		
Swinsty Farm, Abbeytown	348,000	348,000
Field 4639 at Abbeytown	16,000	16,000
Stankside Cottage, Abbeytown	30,000	30,000
Allotment Gardens	5,000	5,000
Three Stints on Skinburness Marsh	600	600
	<u>399,600</u>	<u>399,600</u>
Investments (at Market Value)		
COIF Recoupment Order	29,569	22,251
COIF Permanent Endowment	767	463
COIF Accumulation of Income	531	669
	<u>30,867</u>	<u>23,383</u>
Monetary Assets (Cash Balances)		
HSBC Treasurer Account	48,360	29,480
Other Assets		
COIF Accrued Income	9	9
Rent Accrual	-	75
	<u>9</u>	<u>84</u>
Liabilities		
Accountancy	810	770
COIF Recoupment order	12,000	15,000
	<u>(12,810)</u>	<u>(15,770)</u>
	<u>466,026</u>	<u>436,777</u>

These financial statements were approved by the trustees on the
signed on their behalf by:

, and are


Mr J Graham, Chairman

28.6.21