

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales · Charity number 229475

Details

Other names CUCKFIELD COTTAGE HOMES

Status Registered

Legal form Other

Registered 1963-11-14

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

Contact

Address White House
Whitemans Green
Cuckfield
Haywards Heath
RH17 5BY

Phone 01444451983

Email t.bevan45@btinternet.com

Website <http://www.cuckfield.org/cuckfieldcottagetrust.php>

Activities

Objects: 1. THE PROVISION AND MAINTENANCE OF HOUSING ACCOMMODATION FOR PERSONS WHO:A) ARE IN NEED HARDSHIP OR DISTRESS; ANDB) ARE SIXTY OR OVERC)ARE FOLLOWERS OF A CHRISTIAN FAITH WITH PREFERENCE BEING GIVEN TO MEMBERS OF THE CHURCH OF ENGLAND; ANDD) ARE RESIDENT IN THE AREA OF BENEFIT WITH A PREFERENCE FOR THOSE PERSONS LIVING IN THE PARISH OF CUCKFIELD.2. THE LAND IDENTIFIED IN PART 1 OF THE SCHEDULE TO THIS SCHEME MUST BE RETAINED BY THE TRUSTEES FOR USE FOR THE OBJECT OF THE CHARITY.

Activities: Provision of almshouse accommodation for those aged over 60 in the Deanery of Cuckfield, members of a Christian denomination (preference given to members of the C of E, resident in the Parish of Cuckfield) and capable of independent living

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** DEANERY OF CUCKFIELD
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£46,516	£36,943	-	-
2023-12-31	£42,061	£19,865	-	-
2022-12-31	£37,315	£21,327	-	-
2021-12-31	£36,064	£17,083	-	-
2020-12-31	£31,818	£27,470	-	-

Trustees

Name	Role	Appointed
CAROLYN MARION PETITPIERRE		2012-03-07
Daniel James Valentine		2024-08-01
MR TERRY BEVAN		2015-12-17
Roger Edmonston		2019-10-14
STEPHEN CHARLES GAIMSTER		2017-02-20
Timothy John Howell		2021-10-15

Linked charities

- LOUISA BEST (229475-1)

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales - Charity number 229475

Accounts



Annual Report & Accounts

Year to 31st December 2024

I. LEGAL AND ADMINISTRATIVE SUMMARY**I.1. Objectives of the Charity (Commission No 229475)**

(1) Established by conveyance from the estate of Miss Mary Frances Maberly to the Vicar of Cuckfield and others (the Trustees) on 31 December 1885, the Cottages “forever and hereafter” to be used by “aged and infirm persons” over the age of 60, residents of the ecclesiastical parish of Cuckfield, of limited means and communicants of the Church of England.

(2) Modified by New Scheme of 31st January 2007, to provide “housing accommodation for persons who are in need, hardship or distress, and are 60 or over and followers of a Christian faith”, resident in the Deanery of Cuckfield, preference being given to members of the Church of England and residents of the Parish of Cuckfield.

I.2. Address of the Property:

Cuckfield Cottage Homes
Church Platt
Cuckfield
Nr Haywards Heath
West Sussex RH17 5LA

I.5. Correspondence Addresses:

The Vicarage
5 Barrowfield Cuckfield West Sussex
RH17 5ER

Terry Bevan (*Hon. Treasurer*)
White House Whitemans Green
Cuckfield West Sussex RH17 5BY

I.3. Trustees during 2024:

Rev. Daniel Valentine	<i>Chair</i>
Marion Petitpierre	<i>Deputy Chair</i>
Stephen Gaimster	<i>Clerk</i>
Terry Bevan	<i>Treasurer</i>
Ross Bradshaw (resigned Aug24)	
Roger Edmonston	
Tim Howell	

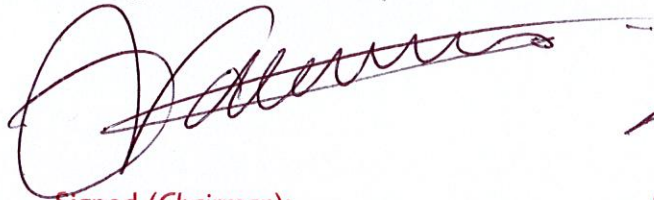
I.4. Bankers:

HSBC
40 South Road
Haywards Heath
West Sussex RH16 4LB

1.6. Trustees Statement

The Cuckfield Cottage Homes Trust Annual Report and Accounts for the year ended 31st December 2024, were approved by the Trustees on 10th July 2025

and signed on its behalf by:



Signed (Chairman):



Signed (Hon Treasurer)

PRINCIPAL EVENTS OF THE YEAR

During 2024 the Trust received the agreement of Mid Sussex District Council to put forward a scheme to improve the scale and the nature of the accommodation, in order to ensure the viability of the Almshouse into the future.

The Trust continued to add to its reserve funds although non routine costs arising from the condition of aspects of the building will be seen to have increased expenditure and reduced the amount of the addition to reserves.

Rising Utility costs contributed to this increase in expenditure.

Key Trust aims continue to be to

- Future fund key changes to the building
- Improve the amenity quality for residents and
- Preserve the integrity of the structure.

Reserves increased by £9,573 in 2024 (2023 £22,196).

No donations or grants were received during the year.

The Trustees have now commissioned a final design for the building and held initial dialogues with residents and those most likely to be closely affected as immediate neighbours.

This redevelopment is hoped to gain approval so that work may commence by late 2026.

The Trustees are most grateful to all who have helped to ensure the continuing well-being of the alms-house. In 2025 the Trust continues to ensure that the Charity can address those necessary risks for which it must responsibly plan and build reserves to sustain the utility of the building to the local community.

Primary risks to the Charity continue to be unoccupied premises and unidentified building or facilities renewal. The accommodation was fully occupied throughout 2024.

The annual Tea Party for residents, family and trustees was held in 2024 at the adjacent Old School and was very well attended by residents and their families and friends.

2. INCOME & EXPENDITURE STATEMENT

INCOME AND EXPENDITURE TO 31st DECEMBER 2024					
		2024		2023	Variance
A: INCOME					
Maintenance Contributions		£40,620.00		£38,395.00	£2,225.00
Bank Interest		£5,896.00		£3,666.00	£2,230.00
TOTAL INCOME		£46,516.00		£42,061.00	£4,455.00
B: EXPENDITURE:					
<i>Routine Expenditure:</i>					
Gas	£7,480.00		£3,061.00		£4,419.00
Gas Maintenance	£0.00		£641.00		£641.00
Electricity	£710.00		£300.00		£410.00
Water	£92.00		£143.00		£51.00
<i>Total Energy Costs</i>		£8,282.00		£4,145.00	£4,137.00
Maintenance		£3,429.00		£3,027.00	£402.00
Miscellaneous		£1,820.00		£1,011.00	£809.00
Insurance		£1,291.00		£1,454.00	£208.00
Total Routine Expenditure		£14,822.00		£9,637.00	£5,185.00
Gross Surplus/Deficit		£31,694.00		£32,424.00	-£730.00
<i>Non-Routine Maintenance/Expenses:</i>					
		£8,702.00		£2,104.00	£6,598.00
Total Non-Routine Expense		£8,702.00		£2,104.00	-£6,598.00
<i>Special Projects:</i>					
Building Measured Survey; Architects and QS costs		£13,419.00		£8,124.00	£5,295.00
Total Special Projects		£13,419.00		£8,124.00	£5,295.00
TOTAL EXPENDITURE		£36,943.00		£19,865.00	£17,078.00
C: SURPLUS FOR THE YEAR		£9,573.00		£22,196.00	

Comments on the Income and Expenditure Statement

Income

The statement above shows a 5.8 % increase in Maintenance Contributions (2023 – 5%) and a £2230 increase in interest received on Trust funds held in fixed term deposit accounts.

After deduction of total expenditure, net income, added a surplus to reserves of £ 9,573

Total Routine Expenditure:

Routine maintenance services at £ 14,822 increased by £5,185 (2023 total £9,637).

Operating Gross Surplus reduced by £730 due partly to the large increase in utility charges.

Non-Routine Expenses

Non Routine expenditure increased to £8,702 from £2,104 in 2023.

The 2024 figure is due to the increase in provision for building maintenance costs.

Special Projects

Special Project Expenditure at £13,419 increased by £5,295 compared to 2023.

This expenditure related mainly to costs in connection with the decision of the Trustees to seek planning consent for improvements to the building and its facilities.

Total Expenditure

Total Expenditure in 2024 was £36,943 with an overall increase of £17,078.

Net Surplus

In 2024 the net surplus of £9,573 was £ 12,623 lower than in 2023.

The surplus adds towards the increase in retained funds that Trustees seek to support plans for future changes to the building in order to increase the revenue from the building and to sustain the accommodation standards provided for residents.

3. ASSETS STATEMENT

ASSETS AT 31st DECEMBER 2024			
	2024	2023	Variance
Savings Account	£ 137,193.00	£ 116,533.00	£20,660.00
Accrued Interest	£ 2,502.00	£ 3,306.00	-£ 804.00
Deposit Account	£ 2,061.00	£ 2,022.00	£ 39.00
Current Account	£ 17,110.00	£ 27,387.00	-£10,277.00
Insurance Pre-payment	£ 657.00	£ 702.00	-£ 45.00
NET ASSETS	£ 159,523.00	£ 149,950.00	£ 9,573.00

Net assets increased from £149,950 in 2023 to £159,523 in 2024

4. OUTLOOK

The outlook for the Almshouse seems good in the immediate future but Trustees are concerned about the impact of rising utility costs and evidence of fabric deterioration.

In seeking a longer term solution to these challenges Trustees intend to submit a planning application that will improve the level of service provided in all existing units whilst increasing income to offset the impact of increasing costs.

An improved and more efficient heating system forms part of these plans.

Demand for this accommodation remains strong and applications have been turned away as the apartments are in full occupation. The Trustees seek to help improve this position.

The Trustees continue to increase reserves whilst at the same time maintaining the property within modern guidelines.

Terry Bevan
Trustee/Hon Treasurer

Section A

Independent Examiner's Report

Report to the trustees The Cuckfield Cottage Homes Trust

On accounts for the year ended 31st December, 2024

Charity no 229475

Set out on pages 1-6 above

Responsibilities and basis of report I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2023.

As the charity's trustees 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 which gives me cause to believe that in any material respect

- The accounts were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records;
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 other than any requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:

A Sy

Date:

17 July 2025

Name:

ALEC BURGESS FCA

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

CHARTERED ACCOUNTANT

Address:

4/6 Church Road Burgess Hill W. Sussex RH15 9AE

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales - Charity number 229475

Accounts



Annual Report & Accounts

Year to 31st December 2023

I. LEGAL AND ADMINISTRATIVE SUMMARY**I.1. Objectives of the Charity (Commission No 229475)**

(1) Established by conveyance from the estate of Miss Mary Frances Maberly to the Vicar of Cuckfield and others (the Trustees) on 31 December 1885, the Cottages “forever and hereafter” to be used by “aged and infirm persons” over the age of 60, residents of the ecclesiastical parish of Cuckfield, of limited means and communicants of the Church of England.

(2) Modified by New Scheme of 31st January 2007, to provide “housing accommodation for persons who are in need, hardship or distress, and are 60 or over and followers of a Christian faith”, resident in the Deanery of Cuckfield, preference being given to members of the Church of England and residents of the Parish of Cuckfield.

I.2. Address of the Properties:

Cuckfield Cottage Homes
Church Platt
Cuckfield
Nr Haywards Heath
West Sussex RH17 5LA

I.5. Correspondence Addresses:

The Vicarage
5 Barrowfield
Cuckfield
West Sussex RH17 5ER

I.3. Trustees during 2023:

Marion Petitpierre
Stephen Gaimster
Terry Bevan
Ross Bradshaw
Jane Crampton
Roger Edmonston
Tim Howell

Acting Chair
Clerk
Treasurer

Terry Bevan (*Hon. Treasurer*)
White House
Whitemans Green
Cuckfield
West Sussex RH17 5BY

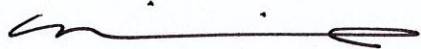
I.4. Bankers:

HSBC
40 South Road
Haywards Heath
West Sussex RH16 4LB

1.6. Trustees Statement


The Cuckfield Cottage Homes Trust Annual Report and Accounts for the year ended 31st December 2023, were approved by the Trustees on 13th JUNE 2024 and signed on its behalf by:

Signed (Acting Chairman):



CAROLYN M. PETITPIERRE

Signed (Hon Treasurer)



TERRY BEVAN

PRINCIPAL EVENTS OF THE YEAR

The year 2023 saw continuing consolidation of trust funds to help provide

- Future funding for key changes to the building
- Improvements to the amenity for the residents and
- Preservation of the integrity of the structure.

Reserves increased by £22,196 in 2023 (2022 £15,988).

No third party donations were received during the year.

The Trustees continue to progress a project of improvements to begin when the scale and nature of work is firmly established and agreed with all those interested parties that must be consulted.

This process is unlikely to become a live project before 2026.

The Trustees are most grateful to all who have helped to ensure the continuing well-being of the alms-house. In 2024 the Trust continues to ensure that the Charity can address those necessary risks for which it must responsibly plan and build up the reserves to assist with future capital projects.

Primary risks to the Charity continue to be unoccupied premises and unidentified building or facilities renewal. The accommodation was fully occupied throughout 2023.

It is the intention of the Trustees to continue to build the Trust reserves in furtherance of its strategic objectives, by managing budgets and expenditure levels that will deliver continuing additions to its reserves.

The annual Tea Party for residents, family and trustees was held in 2023 and was very well attended by residents and their families and friends.

2. INCOME & EXPENDITURE STATEMENT

INCOME AND EXPENDITURE TO 31st DECEMBER 2023

		2023		2022	Variance
A: INCOME					
Maintenance Contributions		£38,395.00		£36,374.00	£2,021.00
Bank Interest		£3,666.00		£941.00	£2,725.00
TOTAL INCOME		£42,061.00		£37,315.00	£4,746.00
B: EXPENDITURE:					
<i>Routine Expenditure:</i>					
Gas	£3,061.00		£2,551.00		£510.00
Gas Maintenance	£641.00		£600.00		£41.00
Electricity	£300.00		£372.00		-£72.00
Water	£143.00		£132.00		£11.00
<i>Total Energy Costs</i>		£4,145.00		£3,655.00	£490.00
Maintenance		£3,027.00		£2,860.00	£167.00
Miscellaneous		£1,011.00		£1,176.00	-£165.00
Insurance		£1,454.00		£1,308.00	£146.00
Total Routine Expenditure		£9,637.00		£8,999.00	£638.00
Gross Surplus/Deficit		£32,424.00		£28,316.00	£4,108.00
<i>Non-Routine Maintenance/Expenses:</i>		£2,104.00		£8,767.00	£6,663.00
Total Non-Routine Expense		£2,104.00		£8,767.00	£6,663.00
<i>Special Projects:</i>					
Change of Status to CIO	£3,509.00	£8,124.00		£3,561.00	£4,563.00
Pre Planning Advice	£4,615.00				
Total Special Projects		£8,124.00		£3,561.00	£4,563.00
					-
TOTAL EXPENDITURE		£19,865.00		£21,327.00	£1,462.00
C: SURPLUS FOR THE YEAR		£22,196.00		£15,988.00	£6,208.00

Comments on the Income and Expenditure Statement

Income

The statement above shows a 5% increase in Maintenance Contributions over 2022 and a £2,725 increase in interest received on Trust funds in fixed term deposit accounts.

After deduction of total expenditure, net income, added a surplus to reserves of £22,196.

Total Routine Expenditure:

Routine maintenance services at £9,637 in 2023 increased by £638 compared to 2022.

Operating Gross Surplus increased by £4,108.

Non-Routine Expenses

Non Routine expenditure decreased by £6,663 to £2,104.

This was an unusually low annual figure for non-routine expenditure.

Special Projects

Special Project Expenditure at £8,124 increased by £4,563 compared to 2022.

This expenditure related mainly to architects and legal costs in connection with the decision of the Trustees to seek planning consent for improvements to the building and its facilities.

Total Expenditure

Total Expenditure in 2023 was £19,865.

This was £1,462 lower than in 2022.

Net Surplus

In 2022 the net surplus of £22,196 was £6,208 higher than in 2022.

The surplus adds towards the increase in retained funds that Trustees seek to support plans for future alterations to the building and to sustain the service levels provided for residents.

3. ASSETS STATEMENT

ASSETS AT 31st DECEMBER 2023					
	2023		2022		Variance
Savings Account	£	119,839.00	£	86,232.00	£ 33,607.00
Deposit Account	£	2,022.00	£	5,963.00	-£ 3,941.00
Current Account	£	27,387.00	£	34,807.00	-£ 7,420.00
Insurance Pre-payment	£	702.00	£	752.00	-£ 50.00
NET ASSETS	£	149,950.00	£	127,754.00	£ 22,196.00

Net assets increased from £127,754 in 2022 to £149,950

Reserves continue to increase on average c£18,000 per annum since 2016.

4. OUTLOOK

The outlook for the Almshouse seems good over the immediate future although rising energy costs will have a negative effect on annual surplus in 2024, Interest received may offset this.

The Trustees are committed to seeking a longer term solution to improve the quality of the facilities such that up to date standards are sustained.

Following consultation it is the intention to submit a full planning application based upon a prior informal pre application which has been shared with Mid Sussex District Council.

An eventual approved plan will require changes to the structure at some point.

Demand for this accommodation remains strong and applications were turned away in 2023 as the apartments are in full occupation. The Trustees will seek to help improve this position.

The Trustees continue to increase reserves such that improvements can be made to the property whilst at the same time maintaining sufficient reserves for the risks and demands of day to day maintenance of a 19th century building.

Terry Bevan
Trustee/Hon Treasurer

Section A

Independent Examiner's Report

Report to the trustees

On accounts for the year ended Charity no

Set out on pages

Responsibilities and basis of report I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2023.

As the charity's trustees 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 which gives me cause to believe that in any material respect

- The accounts were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records;
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 other than any requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:

Date:

Name:

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

Address:

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales - Charity number 229475

Accounts



Annual Report & Accounts

Year to 31st December
2022

1. LEGAL AND ADMINISTRATIVE SUMMARY

1.1. Objectives of the Charity (Commission No 229475)

(1) Established by conveyance from the estate of Miss Mary Frances Maberly to the Vicar of Cuckfield and others (the Trustees) on 31 December 1885, the Cottages “forever and hereafter” to be used by “aged and infirm persons” over the age of 60, residents of the ecclesiastical parish of Cuckfield, of limited means and communicants of the Church of England.

(2) Modified by New Scheme of 31st January 2007, to provide “housing accommodation for persons who are in need, hardship or distress, and are 60 or over and followers of a Christian faith”, resident in the Deanery of Cuckfield, preference being given to members of the Church of England and residents of the Parish of Cuckfield.

1.2. Address of the Properties:

Cuckfield Cottage Homes
Church Platt
Cuckfield
Nr Haywards Heath
West Sussex RH17 5LA

HSBC
40 South Road
Haywards Heath
West Sussex RH16 4LB

1.3. Trustees during 2022:

Revd Michael Maine (to April)
Chair
Stephen Gaimster
Clerk
Terry Bevan
Treasurer
Ross Bradshaw
Jane Crampton
Roger Edmonston
Vicki Gracie-Langrick
Tim Howell
Marion Petitpierre (from May)
Chair

1.4. Bankers:

1.5. Correspondence

Addresses:

The Vicarage
5 Barrowfield
Cuckfield
West Sussex RH17 5ER

Terry Bevan (*Hon. Treasurer*)
White House
Whitemans Green
Cuckfield
West Sussex RH17 5BY

1.6. Trustees Statement

The Cuckfield Cottage Homes Trust Annual Report and Accounts for the year ended 31st December 2022, were approved by the Trustees on 30th May 2023 and signed on its behalf by:

MARION PETITPIERRE
Signed (*Chairman*):

TERRY BEVAN
Signed (*Hon Treasurer*)

Original signed by the above officers on 30th May 2023.

PRINCIPAL EVENTS OF THE YEAR

The year 2022 saw further consolidation of trust funds to help provide

- the future funding for key changes to the building
- improvements to the amenity for the residents and
- to preserve the integrity of the structure.

Reserves increased by £15,988 in 2022 (2021 £18,981). No donations were received during the year. The Trustees are discussing a project of improvements to begin when the scale and nature of work can be established and agreed with those interested parties that must be consulted.

This process is unlikely to be progressed before 2024.

The Trustees are most grateful to all who have helped to ensure the continuing well-being of the alms-house. In 2023 the Trust continues to ensure that the Charity can address those necessary risks for which it must responsibly plan and build up the reserves to assist with future capital projects.

Primary risks to the Charity continue to be unoccupied premises and unidentified building or facilities renewal. The accommodation was fully occupied throughout 2022.

It is the intention of the Trustees to continue to build the Trust reserves in furtherance of its strategic objectives, by managing budgets and expenditure levels that will deliver continuing increases in its reserves.

The annual Tea Party for residents, family and trustees was held in 2022 and was very well attended by residents and their families and friends.

Two trustee vacancies that arose in 2021 were filled and the Trust had no vacancies in 2022 save that having stood down as Vicar of Cuckfield the Reverend Michael Maine was no longer able to continue in his role as Chair of the Trust.

The Trust wishes him well and expressed its thanks to him for his support and guidance.

2. INCOME & EXPENDITURE STATEMENT

INCOME AND EXPENDITURE TO 31st DECEMBER 2022					
		2022		2021	Variance
A: INCOME					
Maintenance Contributions		£36,374.00		£35,585.00	£789.00
Bank Interest		£941.00		£304.00	£637.00
Supplier Refunds		£0.00		£175.00	£175.00
TOTAL INCOME		£37,315.00		£36,064.00	£1,251.00
B: EXPENDITURE:					
<i>Routine Expenditure:</i>					
Gas	£2,551.00		£2,958.00		£407.00
Gas Maintenance	£600.00		£742.00		£142.00
Electricity	£372.00		£372.00		£0.00
Water	£132.00		£109.00		£23.00
<i>Total Energy Costs</i>		£3,655.00		£4,181.00	£526.00
Maintenance		£2,860.00		£2,580.00	£280.00
Miscellaneous		£1,176.00		£878.00	£298.00
Insurance		£1,308.00		£1,158.00	£150.00
Total Routine Expenditure		£8,999.00		£8,797.00	£202.00
Gross Surplus/Deficit		£28,316.00		£27,267.00	£1,049.00
<i>Non-Routine Maintenance/Expenses:</i>		£8,767.00		£2,272.00	£6,495.00
Flat Part Replacements / Drains					
Total Non-Routine Expense		£8,767.00		£2,272.00	£6,495.00

		0		0	00
Special Projects 22:					
Project Feasibility Costs		£3,561.0		£3,072.0	
		0		0	
				£2,470.0	
				0	
				£472.00	
Total Special Projects		£3,561.0		£6,014.0	£2,453.00
		0		0	
TOTAL EXPENDITURE		£21,327.00		£17,083.00	£4,244.00
C: SURPLUS FOR THE YEAR		£15,988.00		£18,981.00	£2,993.00

Comments on the Income and Expenditure Statement

Income

The statement above shows a small increase in Maintenance Contributions over 2021.

This income is a result of full occupancy and a small increase in the maintenance charge.

After the deduction of total expenditure, income, including interest received of £941 produced a surplus to be added to reserves of £15,988.

Total Routine Expenditure:

Routine maintenance services at £8999 in 2022 increased by £202 compared to 2021.

Operating Gross Surplus increased by £1,049.

Non-Routine Expenses

Non Routine expenditure increased by £6,495 to £8,767.

Trustees are concerned about the increase in non-routine costs.

- £1.850 was spent to make good damage following the high winds in January

- £2,937 was spent on malfunctioning aspects of the central heating system
- £1,120 was spent on overdue redecoration to one of the units

Special Projects

Special Project Expenditure at £3,561 reduced by £2,453 compared to 2021.

Total Expenditure

Total Expenditure in 2022 was £21,327.

This was £4,244 higher than in 2021.

Net Surplus

In 2022 the net surplus of £15,988 was £2,993 lower than in 2021.

The reduction is a result, of higher non-routine expenses.

Whilst this outcome continues to contribute towards a growth in retained funds the Trustees envisage increasing pressure on financial resources until alterations are made to the building and to the services provided for the residents.

3. ASSETS STATEMENT

ASSETS AT 31st DECEMBER 2022			
	2022	2021	Variance
Savings Account	£ 86,232.00	£ 55,304.00	£ 30,928.00
Deposit Account	£ 5,963.00	£ 5,950.00	£ 13.00
Current Account	£ 34,807.00	£ 49,954.00	£ 15,147.00
Insurance Pre-payment	£ 752.00	£ 558.00	£ 194.00
Uncleared payments			
NET ASSETS	£ 127,754.00	£ 111,766.00	£ 15,988.00

Net assets increased from £111,766 in 2021 to £127,754 in 2022.

Reserves continue to increase and have averaged c£18,000 per annum since 2016.

4. OUTLOOK

The outlook for the Almshouse seems good over the next five years but the Trustees remain concerned that improvements to the condition and facilities in the apartments are sustained.

This is likely to require changes in the structure at some point.

Demand for accommodation remains strong and applications have had to be turned away in 2022 because the apartments enjoy full occupancy.

The Trustees seek to continue to increase reserves such that improvements can be made to the property whilst at the same time maintaining sufficient reserves for the risks and demands of day to day maintenance of a 19th century building.

A strategic review of the application of available retained surpluses continues.

Terry Bevan
Trustee/Hon Treasurer

Section A Independent Examiner's Report

Report to the trustees	The Cuckfield Cottage Homes Trust
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On accounts for the year ended	31st December, 2022	Charity no	229475
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Set out on pages	1-6 above
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Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2022.

As the charity's trustees 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 which gives me cause to believe that in any material respect

- The accounts were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records;
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 other than any requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:

Date:

Name:

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

Address:

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales - Charity number 229475

Accounts

**THE CUCKFIELD COTTAGE HOMES TRUST
REGISTERED CHARITY NO 229475**



**Annual Report
&
Accounts**

Year to 31st December 2021

I. LEGAL AND ADMINISTRATIVE SUMMARY

I.1. Objectives of the Charity (Commission No 229475)

(1) Established by conveyance from the estate of Miss Mary Frances Maberly to the Vicar of Cuckfield and others (the Trustees) on 31 December 1885, the Cottages “forever and hereafter” to be used by “aged and infirm persons” over the age of 60, residents of the ecclesiastical parish of Cuckfield, of limited means and communicants of the Church of England.

(2) Modified by New Scheme of 31st January 2007, to provide “housing accommodation for persons who are in need, hardship or distress, and are 60 or over and followers of a Christian faith”, resident in the Deanery of Cuckfield, preference being given to members of the Church of England and residents of the Parish of Cuckfield.

I.2. Address of the Properties:

Cuckfield Cottage Homes
Church Platt
Cuckfield
Nr Haywards Heath
West Sussex RH17 5LA

I.5. Correspondence Addresses:

Revd Michael Maine (*Chairman*)
The Vicarage
5 Barrowfield
Cuckfield
West Sussex RH17 5ER

I.3. Trustees during 2021:

Revd Michael Maine *Chair*
Stephen Gaimster *Clerk*
Terry Bevan *Treasurer*
Ross Bradshaw
Jane Crampton
Roger Edmonston
Marion Petitpierre
Isobel Simmonds

Terry Bevan (*Hon. Treasurer*)
White House
Whitemans Green
Cuckfield
West Sussex RH17 5BY

I.4. Bankers:

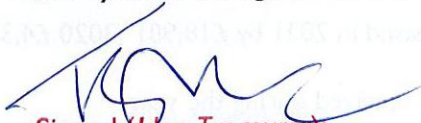
HSBC
40 South Road
Haywards Heath
West Sussex RH16 4LB

THE CUCKFIELD COTTAGE HOMES TRUST

1.6. Trustees Statement

The Cuckfield Cottage Homes Trust Annual Report and Accounts for the year ended 31st December 2021, were approved by the Trustees on 6th May 2022 and signed on its behalf by:


Signed (Acting Chair):


Signed (Hon Treasurer):

2. PRINCIPAL EVENTS OF THE YEAR

The year 2021 has seen further consolidation of trust funds to help provide

- the future funding for key changes to the building
- to improve the amenity for the residents and
- to preserve the integrity of the structure.

Reserves have increased in 2021 by £18,981 (2020 £4,348)

No donations were received during the year.

The Trustees are considering a project funding programme of improvements when the scale and nature of work can be established and agreed with those interested parties that must be consulted.

This process is unlikely to be progressed before 2023.

Routine costs of maintenance and services in 2021 were reduced by £1,507 compared to 2020.

Special project expenditure was also reduced during the year.

We are most grateful to all who have helped to ensure the continuing well-being of the alms-house.

In 2022 the Trust will continue to ensure that the Charity can address those necessary risks for which it must responsibly provide and build on the funding base to assist future capital projects.

Primary risks to the Charity continue to be unoccupied premises and unidentified building or facilities renewal that might put pressure on reserves. The accommodation became fully occupied again in February 2021 after a period in which one flat had been empty for a year and required substantial renovation before reoccupation.

The Trustees record that one or two applicants could not, unfortunately, be considered for accommodation in 2021.

It is the intention of the Trustees to continue to build the Trust reserves in furtherance of its strategic objectives. by setting budgets and expenditure levels that deliver increases in the reserves.

The annual Tea Party for residents, family and Trustees was held in 2021 and was very well attended.

During the year the Trust was sorry to receive the resignation of Isobel Simmonds, one of its longest standing Trustees.

Two vacancies now exist, and new Trustees will be sought in due course.

The Trust continues to hold a large proportion of retained funds in an annually renewed fixed interest bank account.

THE CUCKFIELD COTTAGE HOMES TRUST

3. INCOME & EXPENDITURE STATEMENT

INCOME AND EXPENDITURE TO 31st DECEMBER

		2021		2020	Variance
A: INCOME					
Maintenance Contributions		£35,585.00		£28,227.00	
Bank Deposit Interest		£304.00		£584.00	
Refunds		£175.00			
Donations:			Gatwick SCF	£3000.00	
			Easy Funding	£7.00	
TOTAL INCOME		£36,064.00		£31,818.00	£4,246.00
B: EXPENDITURE:					
Routine Expenditure:					
Gas	£2,958.00		£2,343.00		
Gas Maintenance	£742.00		£1,683.00		
Electricity	£372.00		£355.00		
Water	£109.00		£125.00		
<i>Total Energy Costs</i>		£4,181.00		£4,506.00	
Maintenance		£2,580.00		£3,076.00	
Miscellaneous		£878.00		£1,673.00	
Insurance		£1,158.00		£1,049.00	
Total Routine Expenditure		£8,797.00		£10,304.00	-£1,507.00
Gross Surplus/Deficit		£27,267.00		£21,514.00	£5,753.00
Nonroutine Maintenance:					
	£2,272.00		£4,454.00		
Total Non-Routine Expense		£2,272.00		£4,454.00	-£2182.00
Special Projects:					
Flat 1a	£3,072.00	Flat 1	£6,395.00		
Development Feasibility	£2,470.00	Development Feasibility	£6,317.00		
Council Tax on unoccupied flat	£472.00				
Total Special Projects		£6,014.00		£12,712.00	-£6,698.00
TOTAL EXPENDITURE		£17,083.00		£27,470.00	-£10,387.00
C: SURPLUS FOR THE YEAR		£18,981.00		£4,348.00	£14,633.00

Comments on the Income and Expenditure Statement

Income

The statement above shows an increase in Maintenance Contributions of £7,358 over 2020.

In 2020 one residential unit was unoccupied for most of the year – partly because of initial covid restrictions. A new resident was appointed in February 2021.

After deducting total expenditure, net income, including interest received of £304 was £18,981. (2020 - £4,348)
There were no grants received in 2021 but small supplier credits of £175 were received for unoccupied premises.

Total Routine Expenditure:

Routine Expenditure in 2021 was £1,507 lower than in 2020 at £8,797.

The reduction was largely due to lower maintenance call out costs.

Operating Gross Surplus increased by £5,753.

Non-Routine Expenses

Total Non-Routine maintenance expenses were also lower at £2,272.

Special Projects

Outstanding bills for Flat I refurbishment and to improve the condition of Flat Ia prior to new occupancy, together with further development consultation costs resulted in project expenditure of £6,014. (2020 - £12,712).

NB. The total figure includes a council tax levied on the empty Flat I property of £472. A partial credit was later received.

Total Expenditure

Total Expenditure in 2021 was £17,083.

Net Surplus

The net surplus in 2021 of £18,981 was £14,633 higher than in 2020 and returned to a more usual level of surplus.

The larger surplus was mainly the result of lower overall expenditure and full occupancy in 2021.

The outcome again contributed to a growth in retained funds.

The reduced surplus in 2020 also resulted from the need to refurbish one unit, which had become vacant at the beginning of 2020.

The onset of Covid-19 meant a delay in the process of filling this residential space.

THE CUCKFIELD COTTAGE HOMES TRUST

ASSETS STATEMENT

ASSETS AT 31st DECEMBER 2021			
	2021	2020	Variance
Savings Account	£55,304.00	£55,000.00	
Deposit Account	£5,950.00	£5,949.00	
Current Account	£ 49,954.00	£31,235.00	
Accrued interest income			
Insurance Pre-payment	£558.00	£601.00	
Uncleared payments			
NET ASSETS	£111,766.00	£ 92,785.00	£18,981.00

Net assets increased from £92,785 in 2020 to £111,766 in 2021.

As recently as 2016 reserves stood at only £14,925 and we see a continuing improvement in Trust reserves.

This overall improvement is due to several factors including income from donations, for which the Trust is extremely grateful, and to the management of ordinary expenditure.

4. OUTLOOK

The Trustees anticipate a similar performance in 2022.

The Trustees seek to continue to increase reserves such that improvements can be made to the property whilst at the same time maintaining sufficient reserves for the risks and demands of day to day maintenance of a 19th century building.

Trustees continuously review the maintenance needs of the building.

There has been material expenditure on the building in recent years, but the Trustees consider that further steps may need to be considered to safeguard the future of the building for its future continuing charitable purposes.

A review of possible avenues of improvement is in process.

Terry Bevan
Trustee/Hon Treasurer

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Cuckfield Cottage Homes Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2021 which are set out on pages 1 to 6.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Signed

A. Sy -

Name

ACEL BURGESS ACA

Relevant professional qualification or body

Chartered Accountant ICAEW

Address

90 Keynecote Hall, 4/6 Church Road, Dagen Hill, W. Sussex RH15 9AE

Date

13 June 2022

THE CUCKFIELD COTTAGE HOMES TRUST

England & Wales - Charity number 229475

Accounts

THE CUCKFIELD COTTAGE HOMES TRUST
REGISTERED CHARITY NO 229475



Annual Report & Accounts

Year to 31st December 2020

I. LEGAL AND ADMINISTRATIVE SUMMARY

I.1. Objectives of the Charity (Commission No 229475)

(1) Established by conveyance from the estate of Miss Mary Frances Maberly to the Vicar of Cuckfield and others (the Trustees) on 31 December 1885, the Cottages "forever and hereafter" to be used by "aged and infirm persons" over the age of 60, residents of the ecclesiastical parish of Cuckfield, of limited means and communicants of Church of England.

(2) Modified by New Scheme of 31st January 2007, to provide "housing accommodation for persons who are in need, hardship or distress, and are 60 or over and followers of a Christian faith", resident in the Deanery of Cuckfield, preference being given to members of the Church of England and residents of the Parish of Cuckfield.

I.2. Address of the Properties:

Cuckfield Cottage Homes
Church Platt
Cuckfield
Nr Haywards Heath
West Sussex RH17 5LA

I.5. Correspondence Addresses:

Revd Michael Maine (*Chairman*)
The Vicarage
5 Barrowfield
Cuckfield
West Sussex RH17 5ER

I.3. Trustees during 2020 :

Revd Michael Maine *Chair*
Stephen Gaimster *Clerk*
Terry Bevan *Treasurer*
Ross Bradshaw
Jane Crampton
Roger Edmonston
Marion Petitpierre
Isobel Simmonds

Terry Bevan (*Hon. Treasurer*)
White House
Whitemans Green
Cuckfield
West Sussex RH17 5BY

I.4. Bankers:

HSBC, 40 South Road
Haywards Heath
West Sussex RH16 4LB

I.6. Trustees Statement

The Cuckfield Cottage Homes Trust Annual Report and Accounts for the year ended 31st December 2020, were approved by the Trustees on 10/5/2021 and signed on its behalf by

Signed (Chairman):



Signed (Hon Treasurer):



2. PRINCIPAL EVENTS OF THE YEAR

2020 was an unusual year for the Trust since for the first time for several years one of the six flats remained unoccupied through to the year end. Therefore, a pattern of fund consolidation was interrupted by the loss of income and the need to refurbish the vacant premises.

The Trust decision to relocate an existing resident to the vacant ground floor flat led to a secondary search to identify a sixth qualifying resident to what became a new upstairs vacancy.

Other issues of maintenance in the year led to further additional expenditure to rectify blocked drainage and to attend to other features of the building no longer functioning properly.

These events led the Trustees to consider an optimal way to achieve the undoubted need for improvement in the facilities at the Cottage Homes. This led to preliminary expenditure for professional advice about the condition of the building and initial proposals for change (£6,317).

During the year donations of £3,007 helped to offset the high level of expenditure.

The Trustees will meet in 2021 to consider the next steps in improving the building.

Routine costs of maintenance and services were £1,329 higher than in 2019.

Special project expenditure during the year totalled £12,712 compared to £0 in the year before.

Overall reserves did increase by £4,348.

We are most grateful to everyone that has contributed to sustaining the reserves.

In 2020 the Trust continued to ensure that the primary risks stemming from unoccupied premises and previously unidentified building or facilities renewal put no additional pressure on reserves.

The Trustees will continue to build Trust reserves in furtherance of its strategic objectives. by setting budgets and expenditure levels that deliver annual surplus.

The annual Tea Party for residents and families was not held in 2020 due to covid19.

A large proportion of retained funds were again transferred to a fixed interest bank account to help optimise interest on capital.

There were no changes in the Trustees during the year.

3. INCOME & EXPENDITURE STATEMENT

INCOME AND EXPENDITURE TO 31st DECEMBER 2020				
		2020	2019	Variance
A: INCOME				
Maintenance Contributions		£28,227.00	£34,542.00	-£6,315.00
Bank Interest		£584.00	£315.00	£269.00
2020 Donations:				
Gatwick Airport Comm Trust		£3,000.00	£230.00	£2,770.00
Easy Fund Raising		£7.00	£31.00	-£24.00
TOTAL INCOME		£31,818.00	£35,118.00	-£3,300.00
B: EXPENDITURE:				
Routine Maintenance Expenditure:				
Gas	£2,343.00		£1,628.00	£715.00
Gas Maintenance	£1,683.00		£1,935.00	-£252.00
Electricity	£355.00		£375.00	-£20.00
Water	£125.00		£67.00	£58.00
<i>Total Energy Costs</i>		£4,506.00	£4,006.00	£500.00
Maintenance		£3,076.00	£3,645.00	-£569.00
Miscellaneous		£1,673.00	£175.00	£1,498.00
Insurance		£1,049.00	£1,149.00	-£100.00
Total Routine Expenditure		£10,304.00	£8,975.00	£1,329.00
Gross Surplus/Deficit		£21,514.00	£26,143.00	-£4,629.00
Non-Routine Maintenance/Expenses:				
Flat Fixture Renewal/Drain Maintenance		£4,454.00	£515.00	£3,939.00
Total Non-Routine Expense		£4,454.00	£515.00	£3,939.00
Special Projects:				
Refurbishment Flat 1	£6,395.00		£0.00	£6,395.00
Development Feasibility Costs	£6,317.00		£0.00	£6,317.00
Total Special Projects		£12,712.00	£0.00	£12,712.00
TOTAL EXPENDITURE		£27,470.00	£9,490.00	£17,980.00
C: SURPLUS FOR THE YEAR		£4,348.00	£25,629.00	£21,281.00

Comments on the Income and Expenditure Statement

Income

The income and expenditure statement shows a decrease in Maintenance Contributions of £6,315.

This is almost entirely due to the unoccupied residence.

After deducting total expenditure, income, including interest received of £584 a surplus of £4,348 was added to reserves (2019 £25,629).

Donations were received from the Gatwick Airport Community Trust (£3,000) together with £7 from Easy Fund Raising. The GACT grant was used to part pay for redecoration of the empty flat.

Total Routine Expenditure:

Routine Expenditure in 2020 was £1,329 higher than in 2019 (itself an increase of £1,316)

However, the increase in 2020 costs also reflects sums repaid to residents who had overpaid maintenance charges (£1,220). Therefore, net routine maintenance showed little change.

Operating Gross Surplus (including donations received) decreased by £4,629.

Non-Routine Expenses

There were £4,454 non-Routine expenses during the year for repairs to doors and windows and to the drainage system. This compares to £515 in 2019.

Special Projects

Following 2019 in which there was no special project expenditure the total costs in 2020 were £12,712. This is one of the two primary reasons for the fall in the surplus.

Total Expenditure

Total Expenditure in 2020 was £27,470 compared to £9,489 in 2019. The key factors here were special project expenditure and non-routine maintenance expenditure.

Net Surplus

In 2020 the net surplus of £4,348 was £21,281 lower than in 2019.

It should be borne in mind that 2019 was an unusually low year for overall expenditure.

The likely higher level of expenditure in 2020 was anticipated in our last annual report.

There is evidence in the increasing maintenance costs that presents the Trustees with the need to consider change to the building and the financing of that change.

In 2021 the Trustees will begin to discuss the steps that could be taken to improve Cottage Homes accommodation to benefit resident enjoyment of the property and to help to reduce the annual running costs.

ASSETS STATEMENT

ASSETS AT 31st DECEMBER 2020			
	2020	2019	Variance
Savings Account	£ 55,000.00	£ 55,000.00	£ -
Deposit Account	£ 5,949.00	£ 5,362.00	£ 587.00
Current Account	£ 31,235.00	£ 28,331.00	£ 2,904.00
Accrued Interest Income	£ -	£ 66.00	-£ 66.00
Insurance Pre-payment	£ 601.00	£ 536.00	£ 65.00
Uncleared payments	£ -	£ (858.00)	£ 858.00
NET ASSETS	£ 92,785.00	£ 88,437.00	£ 4,348.00

Net assets increased from £88,437 in 2019 to £92,785 in 2020.

In 2016 reserves stood at £14,925 and the longer term improvement in Trust reserves continues.

This is due to several factors including the income from donations, for which the Trust is extremely grateful to the donors, and to the management of ordinary expenditure.

4. OUTLOOK

The Trustees anticipate that the retained funds at its disposal should increase in 2021 to a greater extent than in 2020. This is based upon the fact that all vacancies are now filled and whilst some development costs may be incurred to clarify property improvement options there is no known reason why the reserves should not continue to grow into the immediate future.

The Trustees understand the need to increase reserves to help finance improvements to the property whilst at the same time maintaining sufficient reserves for the risks from low occupancy and the wear and tear to the 19th century building and its facilities.

Trustees continuously review the maintenance needs of the building.

Whilst there has been material expenditure on the building in recent years, the Trustees understand that considerably more may need to be done to ensure that the homes provide viable future opportunity to sustain the intentions of the original bequest.

Terry Bevan
Trustee/Hon Treasurer

Independent Examiner's Report to the Trustees of Cuckfield Cottage Homes Trust.

I report to the charity trustees on my examination of the accounts of the charity for the year ended December 31st, 2020, which are set out on pages 1 to 5.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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 to enable a proper understanding of the accounts to be reached.

Signed

A. 89-

Name

ALEC BURGESS

Relevant professional qualification or body

ICAEW

Address

c/o Keymer Harlow & Co, Chartered Accountants, 4/6 Church Road

Date

22 June 2021

Surgers Hill, W. Sussex RH15 9AE

