

THE COCKIN CHARITY

England & Wales · Charity number 234501

Details

Status Registered

Legal form Other

Registered 1968-11-29

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

Contact

Address Cornwall Home Seekers Ltd
Tre Place
Tabernacle Street
Truro
TR1 2EJ

Phone 01872262288

Email ACCOUNTS@CORNWALLHOMESEEKERS.CO.UK

Activities

Objects: FOR THE MAINTENANCE OF FOUR COTTAGES AND ANY SURPLUS INCOME TO BE DISTRIBUTED TO THE POORER CLASSES AS THE TRUSTEES THINK FIT.

Activities: Provision of four houses for accommodation.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** TRURO
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£31,668	£10,077	-	-
2023-10-31	£28,230	£6,936	-	-
2022-10-31	£27,733	£7,032	-	-
2021-10-31	£26,837	£9,409	-	-
2020-10-31	£22,408	£31,200	-	-

Trustees

Name	Role	Appointed
Christopher Hugh Wells Councillor	Chair	2025-05-11
ANNE CRESSWELL		
BAPTIST MINISTER		2011-10-26
David Crago		2024-05-28
David Smith		2021-01-04
Ian Anthony Hare		2017-02-07
Rev Mark Dunn-Wilson		
Rev Simon Joseph Robinson Dean Simon		2024-01-21

THE COCKIN CHARITY

England & Wales - Charity number 234501

Accounts

BALME, KITCHEN & PEARCE LTD
CHARTERED ACCOUNTANTS

Telephone
01872 321 555

25 Lemon Street

Fax
01872 223 316

Truro

Email
tax@bkp.org.uk

Cornwall

TR1 2LS

DKG/SB/THE300

20 May 2025

Mrs Sarah Collenette
The Cockin Charity
Cornwall Homeseekers Ltd
Tre Place
Tabernacle Street
Truro
Cornwall
TR1 2EJ

Dear Mrs Collenette,

Re: The Cockin Charity

Thank you for returning the approved accounts for the year ended 31 October 2024. We enclose a set of certified accounts, for your retention.

We also take this opportunity to enclose our bill, for your kind attention.

If you require any further information, please do not hesitate to contact us.

Kind regards,

Yours sincerely,



encs.

Registered Body: Institute of Chartered Accountants in England & Wales C009053311
Company Number 4019388 (England & Wales)

Director: T J Dawson FCA

Director: D K Gupta

Registered Office: 25 Lemon Street, Truro

The Cockin Charity

Annual Report & Unaudited Accounts

For the Year Ended 31 October 2024

Charity Registration Number 234501

The Cockin Charity

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The Cockin Charity

TRUSTEES' REPORT – For the Year Ended 31 October 2024

Full Name of Charity:	The Cockin Charity
Charity Registration Number:	234501
Ex-Officio Trustees:	<ul style="list-style-type: none">- The Mayor of Truro- The Rector of St. Mary's – Father Simon Robinson- The Minister of the Baptist Church, Truro – Reverend Matt Noble- The Minister of the Methodist Church, Truro – Reverend Mark Dunn-Wilson
Co-optative Trustees who served during the year:	Mrs A Cresswell Mr I Hare Mr D Smith Mr D Crago
Clerk/Treasurer:	Mrs S R Collenette
Principal address of the Charity:	Tre Place Tabernacle Street Truro TR1 2EJ
Bankers:	Bank of Scotland 75 George Street Edinburgh EH2 3EW
Independent Examiner:	T J Dawson FCA Balme, Kitchen & Pearce Ltd 25 Lemon Street Truro TR1 2LS
Investment Managers:	BlackRock 33 King William Street LONDON EC4R 9AS

The Cockin Charity

Trustees' Report for Year Ended 31 October 2024

The Trustees are pleased to present their annual report and the Charity's financial statements for the year ended 31 October 2024.

Structure, Governance and Management

Governing Instrument

The Charity is governed by a High Court Scheme dated 3 July 1933 and a Scheme dated 29 October 1968.

Organisation of The Cockin Charity

The Trust has four ex-officio Trustees who are the Mayor of Truro, The Rector of St. Mary's, Truro, The Minister of the Baptist Church, Truro and The Minister of the Methodist Church, Truro and co-opted Trustees who reside in or near Truro. The Trust's day to day management is undertaken by the Clerk/Treasurer to the Trust. The Clerk collects the rents for the cottages and undertakes other duties as deferred to them by the Trustees.

Recruitment and Induction of Trustees

Trustees are appointed who meet the above criteria and complement the existing Trustees.

On appointment, the Trustees are given relevant documentation regarding their role as Trustee, the Charity's governing documents, accounts and minutes of recent meetings.

Objectives and Activities

Object of the Charity

The object of the Charity is for the maintenance of four cottages in Moresk Road, Truro and any surplus income to be distributed to the poorer classes as the Trustees think fit. This is subject to the retention of funds for routine commitments and anticipated major expenditure.

The cottages of the Charity to be let to respectable, sober and industrious artisans or labourers living or working in or in the neighbourhood of Truro.

Aims and Intended Impact

The aims of the Trustees are to keep the cottages in a good state of repair. The intended impact is to continue letting the cottages.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to those aims and objectives.

The Cockin Charity

Trustees' Report for Year Ended 31 October 2024

Review of the activities during the year:

Trustees

One change from Sue Short due to retirement and replaced with Mr David Crago

Clerk/Treasurer

Remains the same – Mrs Sarah Collenette (Cornwall Homeseekers Ltd).

Tenants

All tenants remain the same as previous AGM.

Maintenance

- All four properties hold valid EICRs until: 103 (23/06/2025), 105 (17/06/2025), 107 (08/09/2025), 109 (22/01/2026).
- All four properties hold valid EPCs until: 103 (10/05/2027), 105 (24/10/2027), 107 (21/10/2027), 109 (24/10/2027).
- All four properties Gas Certificates renewed in October 2024.
- Buildings insurance was renewed March 2024.
- Annual gutter clearance completed.

103:

- January 2024: Leaking sink overflow and waste fixed. Tap replaced.
- March 2024: Dripping bathroom extractor – Exhaust reconnected and secured.
- June 2024: Fan oven replaced.

105:

- July 2024: Damp ingress on bedroom chimney breast from above. AJ Roofing completed works.
- September 2024: Faulty toilet flush fixed.

107:

- October 2024: Faulty utility electric plug socket replaced.

109:

- No maintenance reported.

The Cockin Charity

Financial Review of the Year

No. 103 Moresk Road

The current tenancy is fixed until 28 April 2025. The rent was increased by £20.00 upon renewal. An inspection will be due in February 2025. The rent is currently £760.00 per calendar month.

No. 105 Moresk Road

The current tenancy is fixed until 16 December 2025 at £685.00 per calendar month (previously increased by £20.00). An Inspection will be due in 2025.

No. 107 Moresk Road

Property Inspection completed and the tenancy was renewed and now fixed until 30 November 2025. An increase of £20.00 was agreed and will be applied increasing the rent to £632.00.

No. 109 Moresk Road

The tenancy continues as periodic with the rent remaining at £390.00 per calendar month.

All properties remain occupied with rents being paid on time.

General

The balance of the accounts of the Charity as at 31 October 2024, after allowing for the costs of repairs, maintenance, insurance and accountancy was:

- Business Bank Instant ----- £95,751.27
- The Cockin Charity Treasurers Account ----- £43,583.75
- Blackrock Portfolio Value ----- £6,458.47
- Overall Balance as at 31 October 2024 ----- £145,793.49

Investment Policy

The Trustees have considered the most appropriate policy for the investing funds and find that the current arrangements with the majority of funds in short term bank deposits meet the requirement to generate a reasonable return on capital whilst maintaining access to funds for operational purposes.

Reserves Policy

The Trustees aim to accumulate unrestricted reserves to be able to meet the cost of extraordinary repairs or other expenses connected with the Charity.

The Cockin Charity

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to manage those risks.

Plans for the Future

The Charity's plans for the future are to continue with its objective as stated in this report. The Trustees confirm the availability of assets to continue fulfilling that objective.

By order of the Trustees

S Collenette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

The Cockin Charity

Independent Examiner's Report

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 October 2024, which are set out on pages 9 to 11.

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 2011 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:

- accounting records were not kept in respect of the Charity as required by Section 130 of the 2011 Act; or
- 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.

T J Dawson FCA

Balme, Kitchen & Pearce Ltd
25 Lemon Street
TRURO
TR1 2LS

The Cockin Charity

Receipts & Payments Account for Year Ended 31 October 2024

	<i>Notes</i>	£	2024 £	£	2023 £
Receipts:					
Investment income	1		1,137.00		382.00
<i>Charitable activities:</i>					
Rents received	2		<u>30,531.00</u>		<u>27,848.00</u>
			31,668.00		28,230.00
Payments:					
<i>Charitable activities:</i>					
Property repairs and maintenance		674.00		1,046.00	
Insurance		1,347.00		1,166.00	
Deposit		<u>3,136.00</u>		<u>404.00</u>	
			(5,157.00)		(2,616.00)
<i>Support costs:</i>					
Management fee		<u>(4,320.00)</u>		<u>(3,600.00)</u>	
			(4,320.00)		(3,600.00)
<i>Governance:</i>					
Independent examiner's remuneration			<u>(600.00)</u>		<u>(720.00)</u>
Net Receipts for the year			21,591.00		21,294.00
Bank Balance at 1 November 2023			<u>117,744.00</u>		<u>96,450.00</u>
Bank Balance at 31 October 2024			<u><u>139,335.00</u></u>		<u><u>117,744.00</u></u>
General Fund					
Unrestricted reserve			43,584.00		53,765.00
Designated reserve – General Maintenance Account			95,751.00		63,979.00
			<u><u>139,335.00</u></u>		<u><u>117,744.00</u></u>

The Cockin Charity

	<i>Notes</i>	£	2024 £	£	2023 £
Monetary Assets:					
Cash at bank			139,335.00		117,744.00
Investments	3		1,080.00		1,080.00
			<u>140,415.00</u>		<u>118,824.00</u>
Other Assets:					
For use by the Charity and belonging to the official Trustee of the Charity Lands fund:					
- Freehold land and buildings at cost	4		3,392.00		3,392.00
			<u>3,392.00</u>		<u>3,392.00</u>

We approve these accounts and confirm that we have made available all relevant records and information for their preparation.

S Collette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

The Cockin Charity

<i>Notes</i>	2024	2023
	£	£
1. Investment Income:		
Bank Interest	1,058.00	377.00
	<u> </u>	<u> </u>
2. Rents Received:		
103 Moresk Road	8,866.00	8,504.00
105 Moresk Road	9,856.00	7,775.00
107 Moresk Road	7,243.00	7,054.00
109 Moresk Road	4,566.00	4,515.00
	<u>30,531.00</u>	<u>27,848.00</u>
3. Investments:		
	Charinco Accumulation Shares	
	Holding No.	Cost
Balance at 31 October 2023 and 2024	<u>140</u>	<u>1,080.00</u>
Market Value at 31 October 2024		<u>6,458.99</u>
Market Value at 31 October 2023		<u>6,061.00</u>
4. Official Trustee of Charity Lands:		
	2024	2023
	£	£
For property held in trust for the Charity by the Will of Emma Cockin deceased, in accordance with the terms of the scheme of management settled by Mr Justice Eve in Chancery Division of the High Court of Justice	<u>3,392.00</u>	<u>3,392.00</u>

THE COCKIN CHARITY

England & Wales - Charity number 234501

Accounts

The Cockin Charity

Annual Report & Unaudited Accounts

For the Year Ended 31 October 2023

Charity Registration Number 234501

The Cockin Charity

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The Cockin Charity

Reference and Administrative Details

Full Name of Charity:	The Cockin Charity
Charity Registration Number:	234501
Ex-Officio Trustees who served during the year:	<ul style="list-style-type: none">- The Major of Truro- The Rector of St. Mary's – Father Simon Robinson- The Minister of the Baptist Church, Truro – Reverend Matt Noble- The Minister of the Methodist Church, Truro – Reverend Mark Dunn-Wilson
Co-optative Trustees who served during the year:	Mrs A Cresswell Mr I Hare Mr D Smith Mrs S Short
Clerk/Treasurer:	Mrs S R Collenette
Principal address of the Charity:	Cornwall Homeseekers Ltd Tre Place Tabernacle Street TRURO Cornwall TR1 2EJ
Bankers:	Bank of Scotland 75 George Street EDINBURGH EH2 3EW
Independent Examiner:	T J Dawson FCA Balme, Kitchen & Pearce Ltd 25 Lemon Street TRURO TR1 2LS
Investment Managers:	BlackRock 33 King William Street LONDON EC4R 9AS

The Cockin Charity

Trustees' Report for Year Ended 31 October 2023

The Trustees are pleased to present their annual report and the Charity's financial statements for the year ended 31 October 2023.

Structure, Governance and Management

Governing Instrument

The Charity is governed by a High Court Scheme dated 3 July 1933 and a Scheme dated 29 October 1968.

Organisation of The Cockin Charity

The Trust has four ex-officio Trustees who are the Major of Truro, The Rector of St. Mary's, Truro, The Minister of the Baptist Church, Truro and The Minister of the Methodist Church, Truro and co-opted Trustees who reside in or near Truro. The Trust's day to day management is undertaken by the Clerk/Treasurer to the Trust. The Clerk collects the rents for the cottages and undertakes other duties as deferred to them by the Trustees.

Recruitment and Induction of Trustees

Trustees are appointed who meet the above criteria and complement the existing Trustees.

On appointment, the Trustees are given relevant documentation regarding their role as Trustee, the Charity's governing documents, accounts and minutes of recent meetings.

Objectives and Activities

Object of the Charity

The object of the Charity is for the maintenance of four cottages in Moresk Road, Truro and any surplus income to be distributed to the poorer classes as the Trustees think fit. This is subject to the retention of funds for routine commitments and anticipated major expenditure.

The cottages of the Charity to be let to respectable, sober and industrious artisans or labourers living or working in or in the neighbourhood of Truro.

Aims and Intended Impact

The aims of the Trustees are to keep the cottages in a good state of repair. The intended impact is to continue letting the cottages.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to those aims and objectives.

The Cockin Charity

Achievements and Performance

Review of the Activities During the Year

Trustees

One change from The Rector of St. Mary's – The Very Reverend Roger Bush to The Rector of St. Mary's – Father Simon Robinson.

Clerk/Treasurer

Remains the same – Mrs Sarah Collenette (Cornwall Homeseekers Ltd).

Tenants

All tenants remain the same as previous AGM.

Maintenance

- All four properties hold valid EICRs until: 103 (23/06/2025), 105 (17/06/2025), 107 (08/09/2025), 109 (22/01/2026).
- All four properties hold valid EPCs until: 103 (10/05/2027), 105 (24/10/2027), 107 (21/10/2027), 109 (24/10/2027).
- All four properties hold valid Gas certificates until 23 October 2024.
- Buildings insurance was renewed.

No. 103 Moresk Road

- February 2023: The outside light was fusing the house electrics, and the bedroom light switch was unresponsive – both were fixed.
- February 2023: Annual gutter clean completed by a new contractor (previous contractor unavailable). New contractor price matched.
- October 2023: Annual Gas certificate completed.

No. 105 Moresk Road

- February 2023: Annual gutter clean completed by a new contractor (previous contractor unavailable). New contractor price matched.
- October 2023: Annual Gas certificate completed.

No. 107 Moresk Road

- October 2023: Annual Gas certificate completed.

No. 109 Moresk Road

- October 2023: Annual Gas certificate completed.

The Cockin Charity

Financial Review of the Year

No. 103 Moresk Road

The current tenancy is fixed until 28 April 2024. The rent was increased by £20.00 upon renewal. An inspection will be due in February 2024. The rent is currently £740.00 per calendar month.

No. 105 Moresk Road

The current tenancy is fixed until 16 December 2023 at £665.00 per calendar month (previously increased by £20.00). An Inspection is booked for 23 November 2023.

No. 107 Moresk Road

Property Inspection completed and the tenancy was renewed and now fixed until 30 November 2024. An increase of £20.00 was agreed and will be applied increasing the rent to £612.00 per calendar month.

No. 109 Moresk Road

The tenancy continues as periodic with the rent remaining at £390.00 per calendar month.

All properties remain occupied with rents being paid on time.

General

The balance of the accounts of the Charity as at 31 October 2023, after allowing for the costs of repairs, maintenance, insurance and accountancy was:

	2023	2022
	£	£
Current Account	53,765.09	52,433.70
Corporate Bonus Account	63,979.43	44,016.50
Overall Total Balance	<u>117,744.52</u>	<u>96,450.20</u>

Investment Policy

The Trustees have considered the most appropriate policy for the investing funds and find that the current arrangements with the majority of funds in short term bank deposits meet the requirement to generate a reasonable return on capital whilst maintaining access to funds for operational purposes.

Reserves Policy

The Trustees aim to accumulate unrestricted reserves to be able to meet the cost of extraordinary repairs or other expenses connected with the Charity.

The Cockin Charity

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to manage those risks.

Plans for the Future

The Charity's plans for the future are to continue with its objective as stated in this report. The Trustees confirm the availability of assets to continue fulfilling that objective.

By order of the Trustees

S Collenette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

X February 2024

The Cockin Charity

Independent Examiner's Report

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 October 2023, which are set out on pages 9 to 11.

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 2011 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:

- accounting records were not kept in respect of the Charity as required by Section 130 of the 2011 Act; or
- 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.

T J Dawson FCA



13/3/2024

Balme, Kitchen & Pearce Ltd
25 Lemon Street
TRURO
TR1 2LS

The Cockin Charity

Receipts & Payments Account for Year Ended 31 October 2023

	Notes	£	2023 £	£	2022 £
Receipts:					
Investment income	1		382.00		9.00
<i>Charitable activities:</i>					
Rents received	2		<u>27,848.00</u>		<u>27,724.00</u>
			28,230.00		27,733.00
Payments:					
<i>Charitable activities:</i>					
Property repairs and maintenance		1,046.00		1,757.00	
Insurance		1,166.00		985.00	
Gifts		<u>404.00</u>		<u>-</u>	
			(2,616.00)		(2,742.00)
<i>Support costs:</i>					
Management fee		<u>(3,600.00)</u>		<u>(3,600.00)</u>	
			(3,600.00)		(3,600.00)
<i>Governance:</i>					
Independent examiner's remuneration			<u>(720.00)</u>		<u>(690.00)</u>
Net Receipts for the year			21,294.00		20,701.00
Bank Balance at 1 November 2022			96,450.00		75,749.00
Bank Balance at 31 October 2023			<u>117,744.00</u>		<u>96,450.00</u>
General Fund					
Unrestricted reserve			53,765.00		52,434.00
Designated reserve – General Maintenance Account			63,979.00		44,016.00
			<u>117,744.00</u>		<u>96,450.00</u>

The Cockin Charity

	<i>Notes</i>	£	2023 £	£	2022 £
Monetary Assets:					
Cash at bank			117,744.00		96,450.00
Investments	3		1,080.00		1,080.00
			<u>118,824.00</u>		<u>97,530.00</u>
Other Assets:					
For use by the Charity and belonging to the official Trustee of the Charity Lands fund:					
- Freehold land and buildings at cost	4		3,392.00		3,392.00
			<u>3,392.00</u>		<u>3,392.00</u>

We approve these accounts and confirm that we have made available all relevant records and information for their preparation.

S Collette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

The Cockin Charity

<i>Notes</i>	£	2023 £	£	2022 £
1. Investment Income:				
Bank Interest		377.00		9.00
		<u>377.00</u>		<u>9.00</u>
2. Rents Received:				
103 Moresk Road		8,504.00		8,520.00
105 Moresk Road		7,775.00		7,700.00
107 Moresk Road		7,054.00		6,824.00
109 Moresk Road		4,515.00		4,680.00
		<u>27,848.00</u>		<u>27,724.00</u>
3. Investments:				
		Charinco Accumulation Shares		
		Holding No.		Cost
Balance at 31 October 2022 and 2023		<u>140</u>		<u>1,080.00</u>
Market Value at 31 October 2023				<u>6,061.00</u>
Market Value at 31 October 2022				<u>5,879.00</u>
4. Official Trustee of Charity Lands:				
		2023 £		2022 £
For property held in trust for the Charity by the Will of Emma Cockin deceased, in accordance with the terms of the scheme of management settled by Mr Justice Eve in Chancery Division of the High Court of Justice		<u>3,392.00</u>		<u>3,392.00</u>

THE COCKIN CHARITY

England & Wales - Charity number 234501

Accounts

The Cockin Charity

Annual report and unaudited accounts

For the year ended 31 October 2022

Charity registration number 234501

The Cockin Charity

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The Cockin Charity

Reference and administrative details

Full name of Charity:	The Cockin Charity
Charity Registration Number:	234501
Ex-Officio Trustees who served during the year:	The Mayor of Truro The Rector of St. Mary's, Truro - The Very Reverend Roger Bush The Minister of the Baptist Church, Truro - Reverend Matt Noble The Minister of the Methodist Church, Truro - Reverend Mark Dunn-Wilson
Co-optative Trustees who served during the year:	Mrs A Cresswell Mr I Hare Mr D Smith Mrs S Short
Clerk/Treasurer:	Mrs SR Collenette
Principal address of the Charity:	Cornwall Homeseekers Ltd Tre Place Tabernacle Street TRURO Cornwall TR1 2EJ
Bankers:	Bank of Scotland 75 George Street EDINBURGH EH2 3EW
Independent examiner:	Mr M Williams FCA DChA RRL LLP Peat House Newham Road TRURO Cornwall TR1 2DP
Investment managers:	BlackRock 33 King William Street LONDON EC4R 9AS

The Cockin Charity

Trustees' report

For the year ended 31 October 2022

The Trustees are pleased to present their annual report and the charity's financial statements for the year ended 31 October 2022.

Structure, Governance and Management

Governing Instrument

The Charity is governed by a High Court Scheme dated 3 July 1933 and a Scheme dated 29 October 1968.

Organisation of The Cockin Charity

The Trust has four ex-officio Trustees who are the Mayor of Truro, The Rector of St Mary's, Truro, The Minister of the Baptist Church, Truro and The Minister of the Methodist Church, Truro and co-opted Trustees who reside in or near Truro. The Trust's day to day management is undertaken by the Clerk/Treasurer to the Trust. The Clerk collects the rents for the cottages and undertakes other duties as referred to him by the Trustees.

Recruitment and induction of Trustees

Trustees are appointed who meet the above criteria and complement the existing Trustees.

On appointment, the Trustees are given relevant documentation regarding their role as a Trustee, the Charity's governing documents, accounts and minutes of recent meetings.

Objectives and activities

Object of the Charity

The object of the Charity is for the maintenance of four cottages in Moresk Road, Truro and any surplus income to be distributed to the poorer classes as the Trustees think fit. This is subject to the retention of funds for routine commitments and anticipated major expenditure.

The cottages of the Charity to be let to respectable, sober and industrious artisans or labourers living or working in or in the neighbourhood of Truro.

Aims and intended impact

The aims of the Trustees are to keep the cottages in a good state of repair. The intended impact is to continue letting the cottages.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to those aims and objectives.

The Cockin Charity

Trustees' report

For the year ended 31 October 2022

Achievements and performance

Review of the activities during the year:

Trustees

The Trustees remain the same as the previous year.

Tenants

All tenants remain the same as previous AGM.

Maintenance

- All 4 properties now hold valid EICR's (valid for 4 years).
- Buildings insurance was renewed.
- All four annual gas safety inspections have been completed with valid certificates held on file until October 2023. Carbon Dioxide alarms installed in line with new legislation.

103:

- March 2022: The exterior waste pipe leading from the kitchen sink has cracked and was replaced.
- March 2022: The overflow tap on the toilet pipe was now leaking. A new inlet valve was fitted.
- August 2022: Supply and fit new main oven thermostat
- October 2022: Attend and repair front and back door, internal door to dining room. Adjusted hinges on front door and replaced draught proofing strips. Replaced back door and fit door drip, fixed stiff windows not opening.

105:

- April 2022: Removed hedges and installed new fence panels and posts.
- November 2021: Supply and fit new main oven thermostat.

107:

- None

109:

- November 2021: Replacement room thermostat.

The Cockin Charity

Trustees' report

For the year ended 31 October 2022

Financial review of the year

103 Moresk Road – The current tenancy is fixed until 28.04.2023. The rent was increased by £20.00 upon renewal. An inspection will be due in February 2023. The rent is currently £720.00 pcm.

105 Moresk Road - Tenancy is fixed until 16.12.2022 at £645.00 pcm. periodic at £625.00 pcm (since 2018). An inspection is booked for 24.11.2022.

107 Moresk Road – Inspection completed and the tenancy was renewed and now fixed until 30.11.2023. An increase of £20.00 will be applied increasing the rent to £592.00.

109 Moresk Road – The tenancy continues as periodic with the rent remaining at £390 PCM.

All properties remain occupied with rents being on time.

General

The balance of the accounts of the charity as at 31 October 2022, after allowing for the costs of repairs, maintenance, insurance, and accountancy was:

	2022	2021
	£	£
Current Account	52,433.70	31,740.92
Corporate Bonus Account	44,016.50	44,008.00
	—————	—————
Overall total balance	96,450.20	75,748.92
	=====	=====

The Cockin Charity

Trustees' report

For the year ended 31 October 2022

Investment policy

The Trustees have considered the most appropriate policy for investing funds and find that the current arrangements with the majority of funds in short term bank deposits meet the requirement to generate a reasonable return on capital whilst maintaining access to funds for operational purposes.

Reserves policy

The Trustees aim to accumulate unrestricted reserves to be able to meet the cost of extraordinary repairs or other expenses connected with the Charity.

Risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to manage those risks.

Plans for the future

The Charity's plans for the future are to continue with its objective as stated in this report. The Trustees confirm the availability of assets to continue fulfilling that objective.

By order of the Trustees

S Collenette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

4 April 2023

The Cockin Charity

Independent examiner's report to the Members of The Cockin Charity

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 October 2022, which are set out on pages 7 to 9.

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 2011 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:

- accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 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.

M Williams FCA DChA
RRL LLP

Peat House
Newham Road
TRURO
Cornwall
TR1 2DP

5 April 2023

The Cockin Charity

Receipts and payments account

For the year ended 31 October 2022

	<i>Notes</i>	£	2022 £	£	2021 £
Receipts:					
Investment income	1		9		4
<i>Charitable activities:</i>					
Rents received	2		27,724		26,833
			<hr/>		<hr/>
			27,733		26,837
Payments:					
<i>Charitable activities:</i>					
Property repairs and maintenance		1,757		4,232	
Insurance		985		897	
Water		-		20	
		<hr/>		<hr/>	
			(2,742)		(5,149)
<i>Support costs:</i>					
Management fee		(3,600)		(3,600)	
		<hr/>		<hr/>	
			(3,600)		(3,600)
<i>Governance:</i>					
Independent examiner's remuneration			(690)		(660)
			<hr/>		<hr/>
Net receipts for the year			20,701		17,428
Bank balance at 1 November 2021			75,749		58,321
			<hr/>		<hr/>
Bank balance at 31 October 2022			96,450		75,749
			<hr/> <hr/>		<hr/> <hr/>
General fund					
Unrestricted reserve			52,434		31,741
Designated reserve – General Maintenance Account			44,016		44,008
			<hr/>		<hr/>
			96,450		75,749
			<hr/> <hr/>		<hr/> <hr/>

The Cockin Charity

Statement of assets and liabilities

At 31 October 2022

		General fund	
	<i>Notes</i>	2022	2021
		£	£
Monetary assets			
Cash at bank		96,450	75,749
Investments	3	1,080	1,080
		<hr/> 97,530 <hr/>	<hr/> 76,829 <hr/>
Other assets			
For use by the Charity and belonging to the official Trustee of the Charity Lands fund:			
- Freehold land and buildings at cost	4	3,392	3,392
		<hr/> 3,392 <hr/>	<hr/> 3,392 <hr/>

We approve these accounts and confirm that we have made available all relevant records and information for their preparation.

I Hare

Trustee

S Collenette

Treasurer

A Cresswell

Trustee

The Cockin Charity

Notes

(forming part of the accounts)

1 Investment income

	2022 £	2021 £
Bank interest	9	4

2 Rents received

	2022 £	2021 £
103	8,520	8,029
105	7,700	7,500
109	4,680	4,680
107	6,824	6,624
	27,724	26,833

3 Investments

	Charinco Accumulation Shares Holding No	Cost £
Balance at 31 October 2021 and 2022	140	1,080
Market value at 31 October 2022		5,879
Market value at 31 October 2021		7,358

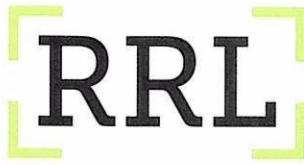
4 Official Trustee of Charity Lands

	2022 £	2021 £
For property held in trust for the Charity constituted by the Will of Emma Cockin deceased, in accordance with the terms of the scheme of management settled by Mr Justice Eve in Chancery Division of the High Court of Justice	3,392	3,392

THE COCKIN CHARITY

England & Wales - Charity number 234501

Accounts



Big picture
accountancy
in Cornwall

Strictly private & confidential

S Collenette
The Cockin Charity
Cornwall Homeseekers Ltd
Tre Place
Tabernacle Street
TRURO
Cornwall
TR1 2EJ

Truro Office

Peat House,
Newham Road, Truro,
Cornwall TR1 2DP

Penzance Office

Unit 2,
Wharf Road, Penzance,
Cornwall TR18 4FG

Our ref: MW/LCK/408065

25 February 2022

Dear Sarah

The Cockin Charity

Further to the approval of the accounts for the year ended 31 October 2021, I now enclose two certified copies for your use.

Please advise if further copies (or a PDF copy) are required.

Yours sincerely

A handwritten signature in black ink that reads 'Mark' in a cursive, slightly stylized font.

Mark Williams
Partner
For and on behalf of RRL LLP
Email: mark.williams@rrlcornwall.co.uk

Partners:

Steve Maggs CTA,
Nick Skerratt FCA CTA,
Mark Williams FCA DChA

The Cockin Charity

Annual report and unaudited accounts

For the year ended 31 October 2021

Charity registration number 234501

The Cockin Charity

Reference and administrative details

Full name of Charity:	The Cockin Charity
Charity Registration Number:	234501
Ex-Officio Trustees who served during the year:	The Mayor of Truro The Rector of St. Mary's, Truro - The Very Reverend Roger Bush The Minister of the Baptist Church, Truro - Reverend Matt Noble The Minister of the Methodist Church, Truro - Reverend Mark Dunn-Wilson
Co-optative Trustees who served during the year:	Mrs A Cresswell Mr I Hare Mr D Smith Mrs S Short
Clerk/Treasurer:	Mrs SR Collenette
Principal address of the Charity:	Cornwall Homeseekers Ltd Tre Place Tabernacle Street TRURO Cornwall TR1 2EJ
Bankers:	Bank of Scotland 75 George Street EDINBURGH EH2 3EW
Independent examiner:	Mr M Williams FCA DChA RRL LLP Peat House Newham Road TRURO Cornwall TR1 2DP
Investment managers:	BlackRock 33 King William Street LONDON EC4R 9AS

The Cockin Charity

Trustees' report

For the year ended 31 October 2021

Achievements and performance

Review of the activities during the year:

Trustees

Mr W. R. Olds – has retired
Mr D Smith has been appointed.

Tenants

All tenants remain the same as previous AGM.

Maintenance

- All 4 properties now hold valid EICR's (valid for 5 years).
- Buildings insurance was renewed.
- All four annual gas safety inspections have been completed with certificates held on file for the following 12 months.
- Annual clearing of gutters was completed in February on all properties.

103:

- No unexpected maintenance following the refurbishment.
- Remove broken fence and install new section.

105:

- Works completed 19.03.2021 to replace/relay broken garden slabs where required.
- Supply and fit new toilet seat.

107:

- No Miscellaneous maintenance.

109:

- Call our to fix a boiler issue – Not heating.
- New Combi boiler installed 09.12.2020.
- Supply and fit new slate hearth on lounge fireplace for compliance 21.10.2020.

The Cockin Charity

Trustees' report

For the year ended 31 October 2021

Investment policy

The Trustees have considered the most appropriate policy for investing funds and find that the current arrangements with the majority of funds in short term bank deposits meet the requirement to generate a reasonable return on capital whilst maintaining access to funds for operational purposes.

Reserves policy

The Trustees aim to accumulate unrestricted reserves to be able to meet the cost of extraordinary repairs or other expenses connected with the Charity.

Risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to manage those risks.

Plans for the future

The Charity's plans for the future are to continue with its objective as stated in this report. The Trustees confirm the availability of assets to continue fulfilling that objective.

By order of the Trustees

S Collenette

Treasurer

I Hare

Trustee

A Cresswell

Trustee

22 February 2022

The Cockin Charity

Receipts and payments account

For the year ended 31 October 2021

	Notes	£	2021 £	£	2020 £
Receipts:					
Investment income	1		4		19
<i>Charitable activities:</i>					
Rents received	2		26,833		22,389
			<hr/>		<hr/>
			26,837		22,408
Payments:					
<i>Charitable activities:</i>					
Property repairs and maintenance		4,232		26,094	
Insurance		897		844	
Water		20		20	
		<hr/>		<hr/>	
			(5,149)		(26,958)
<i>Support costs:</i>					
Management fee		(3,600)		(3,600)	
		<hr/>		<hr/>	
			(3,600)		(3,600)
<i>Governance:</i>					
Independent examiners' remuneration			(660)		(642)
			<hr/>		<hr/>
Net receipts/(payments) for the year			17,428		(8,792)
Bank balance at 1 November 2020			58,321		67,113
			<hr/>		<hr/>
Bank balance at 31 October 2021			75,749		58,321
			<hr/> <hr/>		<hr/> <hr/>
General fund					
Unrestricted reserve			31,741		14,317
Designated reserve – General Maintenance Account			44,008		44,004
			<hr/>		<hr/>
			75,749		58,321
			<hr/> <hr/>		<hr/> <hr/>

The Cockin Charity

Notes

(forming part of the accounts)

1 Investment income

	2021 £	2020 £
Bank interest	4	19

2 Rents received

	2021 £	2020 £
Thomas & Hook	8,029	3,605
Webb	7,500	7,500
Rowe	4,680	4,680
Charles	6,624	6,604
	26,833	22,389

3 Investments

	Charinco Accumulation Shares	
	Holding No	Cost £
Balance at 31 October 2020 and 2021	140	1,080
Market value at 31 October 2021		7,358
Market value at 31 October 2020		7,603

4 Official Trustee of Charity Lands

	2021 £	2020 £
For property held in trust for the Charity constituted by the Will of Emma Cockin deceased, in accordance with the terms of the scheme of management settled by Mr Justice Eve in Chancery Division of the High Court of Justice	3,392	3,392