



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

Mark Williams  
*Partner*  
For and on behalf of RRL LLP  
Email: [mark.williams@rrlcornwall.co.uk](mailto: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:	<p>The Mayor of Truro</p> <p>The Rector of St. Mary's, Truro</p> <p>- The Very Reverend Roger Bush</p> <p>The Minister of the Baptist Church, Truro</p> <p>- Reverend Matt Noble</p> <p>The Minister of the Methodist Church, Truro</p> <p>- Reverend Mark Dunn-Wilson</p>
Co-optative Trustees who served during the year:	<p>Mrs A Cresswell</p> <p>Mr I Hare</p> <p>Mr D Smith</p> <p>Mrs S Short</p>
Clerk/Treasurer:	Mrs SR Collenette
Principal address of the Charity:	<p>Cornwall Homeseekers Ltd</p> <p>Tre Place</p> <p>Tabernacle Street</p> <p>TRURO</p> <p>Cornwall TR1 2EJ</p>
Bankers:	<p>Bank of Scotland</p> <p>75 George Street</p> <p>EDINBURGH</p> <p>EH2 3EW</p>
Independent examiner:	<p>Mr M Williams FCA DChA</p> <p>RRL LLP</p> <p>Peat House</p> <p>Newham Road</p> <p>TRURO</p> <p>Cornwall</p> <p>TR1 2DP</p>
Investment managers:	<p>BlackRock</p> <p>33 King William Street</p> <p>LONDON</p> <p>EC4R 9AS</p>

# 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 £
<b>Receipts:</b>					
Investment income	1		4		19
<i>Charitable activities:</i>					
Rents received	2		26,833		22,389
			<hr/>		<hr/>
			26,837		22,408
<b>Payments:</b>					
<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/>
<b>Net receipts/(payments) for the year</b>			17,428		(8,792)
Bank balance at 1 November 2020			58,321		67,113
			<hr/>		<hr/>
<b>Bank balance at 31 October 2021</b>			75,749		58,321
			<hr/>		<hr/>
<b>General fund</b>					
Unrestricted reserve			31,741		14,317
Designated reserve – General Maintenance Account			44,008		44,004
			<hr/>		<hr/>
			75,749		58,321
			<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
	<b>26,833</b>	<b>22,389</b>

### 3 Investments

	Charinco Accumulation Shares Holding No	Cost £
Balance at 31 October 2020 and 2021	140	<b>1,080</b>
<b>Market value at 31 October 2021</b>		<b>7,358</b>
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	<b>3,392</b>	<b>3,392</b>