

THE RANDAL CREMER COTTAGES

England & Wales · Charity number 255151

Details

Other names	CREMER TRUST
Status	Registered
Legal form	Other
Registered	1968-03-05
Register	View on the Charity Commission register

Contact

Address	3 Naish Drive Gosport Hampshire PO12 4AP
Phone	07930803519
Email	CremerClerk@outlook.com

Activities

Objects: ALMSHOUSES FOR POOR PERSONS WHO ARE NOT LESS THAN 60 YEARS OF AGE OR PERSONS WHO ARE PERMANENTLY DISABLED FROM EARNING A LIVELIHOOD IRRESPECTIVE OF AGE. PREFERENCE TO PERSONS RESIDENT IN THE BOROUGH OF FAREHAM.

Activities: Almshouses in Fareham, Hampshire

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** FAREHAM
- Hampshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-31	£61,689	£1,996	-	-
2024-10-31	£49,700	£35,797	-	-
2023-10-31	£25,239	£13,980	-	-
2022-10-31	£22,935	£32,955	-	-
2021-10-31	£71,771	£54,367	-	-

Trustees

Name	Role	Appointed
Steve Dugan	Chair	2023-11-18
COUNCILLOR KAY MANDRY		2014-11-12
Jacqueline Joy Needham		2023-11-18
MAUREEN HELEN BELL		2021-09-20

Linked charities

- MARY AGNES LOUISA TUTTE (255151-1)

THE RANDAL CREMER COTTAGES

England & Wales - Charity number 255151

Accounts

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Contents of the Financial Accounts for the year ended 31st October 2025

	Page
Trustees and General Information	1
Responsibilities of Trustees	2
Independent Examiners Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to Accounts	6

ADDRESSES OF PROPERTY MANAGED

The Randal Cremer Cottages

Southampton, Hampshire, Hants

Charity No 255151

MANAGING TRUSTEES

Ms P. H. H. H.

123 The Avenue

Southampton

SO9 4XX

BANKERS

Lloyds Bank PLC

Forster's, Hants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

TRUSTEES AND GENERAL INFORMATION

TRUSTEES

Mr S Dugan (Chairman and Managing Trustee)

Cllr K Mandry

Mrs M Bell

Mrs J Needham

CLERK TO THE TRUSTEES

Miss A Campbell

ADDRESS OF PROPERTY MANAGED

The Randal Cremer Cottages

Stubbington, Fareham, Hants

Charity No 255151

INDEPENDENT EXAMINER

Mrs J Ridley

118 The Avenue

Alverstoke

PO12 2JY

The Randal Cremer Cottages Trust

BANKERS

Lloyds Bank PLC

Fareham, Hants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

RESPONSIBILITIES OF THE TRUSTEES

ANNUAL ACCOUNTS FOR THE PERIOD

The Charity is entitled to exemption from Audit under section 43(2) of the Charities Act 1993

The Trustees acknowledge their responsibilities for: *Siday*

- a. Ensuring that the Charity keeps Accounting Records which comply with the Charities Act 1993 and,
Aiverstake
- b. Prepare Financial Statements which give a true and fair view of affairs of the Charity at the end of the Financial Year and of its Income and Expenditure for the year.

Approved by the Committee of Trustees on Saturday 29th November 2025

I have examined the attached Accounts for the Randal Cremer Cottages Trust for the period 1st November 2024 to 31st October 2025 against the statements and documents provided by the Clerk and found them to be correct.

On behalf of the Committee of Trustees

S. Dugan

Mr S Dugan

The Chairman

The Randal Cremer Cottages Trust

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL CREMER COTTAGES TRUST
ANNUAL ACCOUNTS FOR THE PERIOD
1ST NOVEMBER 2024 TO 31ST OCTOBER 2025

Particulars	2024	2025
Income		
Grants	£30,000.00	£20,000.00
Interest	£12,000.00	£15,000.00
Dividends	£10,000.00	£12,000.00
Other Income	£10,000.00	£10,000.00
Total Income	£62,000.00	£57,000.00
Expenditure		
Wages & Salaries	£10,000.00	£10,000.00
Travel	£5,000.00	£5,000.00
Repairs & Maintenance	£15,000.00	£15,000.00
Other Expenditure	£10,000.00	£10,000.00
Total Expenditure	£40,000.00	£40,000.00
Surplus/Deficit	£22,000.00	£17,000.00

Judith Ridley

118 The Avenue

Alverstoke

PO12 2JY

I have examined the attached Accounts for the Randal Cremer Cottages Trust for the period 1st November 2024 to 31st October 2025 against the statements and documents provided by the Clerk and found them to be correct.

Date 28/11/2025

Signed Judith Ridley

Judith Ridley, Independent Examiner

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

INCOME & EXPENDITURE

	Notes	2025		2024	
		£	£	£	£
INCOME					
Refund SSE			£0 00		£0 00
Rathbones			£36,000 00		
Resident Contributions	1		£25,689 00		£20,322 00
Investment Figure	2		£9,374.92		£29,378 25
			<u>£61,689 00</u>		<u>£49,700 25</u>
EXPENSES					
2024 Debtor Write off	8		£0 00		£30 00
Managing Trustee	6		£1,200 00		£1,200 00
Clerk to Trustees	3		£2,400 00		£2,400 00
Maintenance Agreement	4		£3,600 00		£3,600 00
Utilities & Insurance			£3,382 40		£2,473 27
General Repairs & Maintenance	5		£40,396 90		£25,858 88
Other Expenses	6		£338 43		£235 15
Investments			£8,374 92		£0 00
Resident Contributions Refund			£0 00		£0 00
			<u>£59,692 65</u>		<u>£35,767 30</u>
Surplus C/Fwd			<u>£1,996 35</u>		<u>£13,932 95</u>

I approve the Accounts and confirm that I have made available all relevant records and information for their production

Alice Campbell

Alice Campbell, Clerk to the Trustees

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

BALANCE SHEET

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Property			£286,000.00		£286,000.00
Equipment			£157.00		£157.00
			<u>£286,157.00</u>		<u>£286,157.00</u>
CURRENT ASSETS					
Debtors		£0.00		£0.00	
Treasurer's Account		£19,454.43		£9,083.16	
Investments		£221,296.54		£229,671.46	
		<u>£240,750.97</u>		<u>£238,754.62</u>	
CURRENT LIABILITIES					
Short Term Creditors					
ASSETS LESS LIABILITIES			£526,907.97 ✓		£524,911.62
CAPITAL AND RESERVES					
Reserved B/Fwd			£524,911.62		£511,008.67
Surplus for year			£1,996.35		£13,902.95
			<u>£526,907.97</u>		<u>£524,911.62</u>
			£526,907.97		£524,911.62

My Dashboard My Reports My Messages Knowledge & Insight

RATHBONES

Historic Valuation

216082 | Randal Cremer Cottages Trust

OVERVIEW HOLDINGS VALUE OVER TIME **HISTORIC VALUATION** TRANSACTIONS CASH ACCOUNTS FUTURE INCOME CALENDAR DETAILS

TOTAL VALUE

221,296.54 GBP

ESTIMATED YIELD

1.42%

ESTIMATED ANNUAL INCOME

3,097.62 GBP

I approve the Accounts and confirm that I have made available all relevant records and information for their presentation.

A Campbell

Alice Campbell, Clerk to the Trustee

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

NOTES

Note 1: Contributions Account

25 Weeks @ £123.00 = £3,075

27 Weeks @ £125.00 = £3,375

Total Contributions due £6,450

No 1: Mr Dell-Robertson – £6,450.00 received in full.

No 2: Mrs Cousins – £6,450 received in full with an overpayment of £2.00

No 3: Mr Brady – £119 overpayment carried forward from 24/25 in addition to £6,335 received in full. Overpayment of £4.00.

No 4: Mr Taylor – £6,450 received in full with an overpayment of £2.00

= £25,689.00

Note 2: Investments

Value of investment as of 31st October 2025.

= £221,296.54

Note 3: Clerk to the Trustees Account

Honorarium 12 Months @ £200.00

= £2,400.00

Note 4: Maintenance Agreement

Maintenance Agreement 12 Months @ £300.00

= £3,600.00

Note 5: Repairs and Maintenance

Simon Livett Repairs – Repairs and Maintenance = £1,330.11

GP Heating - Gas Service and Repairs = £640.80

SDS Roofing – Full roof repair = £38,355.00

D Jennings – General Repairs = £70.99

= £40,396.90

Note 6: Managing Trustee

Honorarium 12 Months @ £100.00 = £1,200.00

= £1,200.00

Note 7: Other Expenses

Meetings* = £63.65

Commemorative Gifts* = £243.29

Bank Service Charges = £17.00

Computer Supplies (USB Sticks) = £14.49

*All these expenses were paid to the tradesmen personally and reimbursed to SD or AC.

= £338.43

Note 8: 2025 Write off

N/A

= £00.00

THE RANDAL CREMER COTTAGES

England & Wales - Charity number 255151

Accounts

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Contents of the Financial Accounts for the year ended 31st October 2024

	Page
Trustees and General Information	1
Responsibilities of Trustees	2
Independent Examiners Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to Accounts	6

ADDRESS OF PROPERTY MANAGED

The Randal Cremer Cottages
Stubbington, Fareham, Hants

Charity No 255151

INDEPENDENT EXAMINER

Mrs J Bidley
118 The Avenue
Abercrombie
PO12 2JY

BANKERS

Lloyds Bank PLC
Fareham, Hants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

TRUSTEES AND GENERAL INFORMATION

TRUSTEES

Mr S Dugan (Chairman and Managing Trustee)

Cllr K Mandry

Mrs M Bell

Mrs J Needham

CLERK TO THE TRUSTEES

Miss A Campbell

ADDRESS OF PROPERTY MANAGED

The Randal Cremer Cottages

Stubbington, Fareham, Hants

Charity No 255151

INDEPENDENT EXAMINER

Mrs J Ridley

118 The Avenue

Alverstoke

PO12 2JY

The Randal Cremer Cottages Trust

BANKERS

Lloyds Bank PLC

Fareham, Hants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

RESPONSIBILITIES OF THE TRUSTEES

ANNUAL ACCOUNTS FOR THE PERIOD

The Charity is entitled to exemption from Audit under section 43(2) of the Charities Act 1993

The Trustees acknowledge their responsibilities for: *in Dudley*

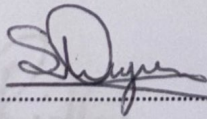
- a. Ensuring that the Charity keeps Accounting Records which comply with the Charities Act 1993 and, *Aberstoke*
- b. Prepare Financial Statements which give a true and fair view of affairs of the Charity at the end of the Financial Year and of its Income and Expenditure for the year.

Approved by the Committee of Trustees on Saturday 16th November 2024

I have examined the attached Accounts for the Randal Cremer Cottages Trust for the period 1st November 2023 to 31st October 2024 against the statements and documents provided by the Clerk and found them to be correct.

On behalf of the Committee of Trustees

Date 2nd December 2024



Mr S Dugan

The Chairman

The Randal Cremer Cottages Trust

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

INCOME & EXPENDITURE

THE RANDAL CREMER COTTAGES TRUST

ANNUAL ACCOUNTS FOR THE PERIOD

1ST NOVEMBER 2023 TO 31ST OCTOBER 2024

Income		2023		2024	
Members Contributions		£23,250.00		£23,250.00	
Investment Income		£2,500.00		£2,500.00	
Resident Contributions		£245,787.25		£245,787.25	
Total Income		£271,537.25		£271,537.25	
EXPENDITURE					
2024 General Store off				£1,350.00	
Managing Trustees				£3,600.00	
Clerk to Trustees				£2,100.00	
Administrative Expenses				£2,551.75	
General Repairs & Maintenance				£3,480.00	
Other Expenses				£1,897.37	
Resident Contributions Refund				£0.00	
Residual				£7,179.02	
Total Expenditure				£13,997.02	
Surplus				£257,540.23	

I have examined the attached Accounts for the Randal Cremer Cottages Trust for the period 1st November 2023 to 31st October 2024 against the statements and documents provided by the Clerk and found them to be correct.

Date 2nd December 2024

Signed Ridley
Judith Ridley, Independent Examiner

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

INCOME & EXPENDITURE

	Notes	2024		2023	
		£	£	£	£
INCOME					
Refund SSE			£0.00		£0.00
Resident Contributions	1		£20,322.00		£23,230.00
Investment Figure	2		£29,378.25		£2,009.08
			<u>£49,700.25</u>		<u>£25,239.08</u>
EXPENSES					
2024 Debtor Write off	8		£30.00		
Managing Trustee	6		£1,200.00		£1,200.00
Clerk to Trustees	3		£2,400.00		£2,600.00
Maintenance Agreement	4		£3,600.00		£2,100.00
Utilities & Insurance			£2,473.27		£2,551.78
General Repairs & Maintenance	5		£25,858.88		£3,466.67
Other Expenses	6		£235.15		£1,867.37
Investments			£0.00		£0.00
Resident Contributions Refund			£0.00		£115.00
			<u>£35,797.30</u>		<u>£13,900.82</u>
Surplus C/Fwd			<u>£13,902.95</u>		<u>£11,338.26</u>

ASSETS LESS LIABILITIES

£524,911.62

£511,000.67

CAPITAL AND RESERVE

Reserves & Fund

£511,000.67

£490,749.91

Surplus for year

£13,902.95

£11,338.26

£524,911.62

£511,000.67

£524,911.62

£511,000.67

THE RANDAL GREMER COTTAGES TRUST
 Registered Charity No 255151

BALANCE SHEET

	2024	2023
FIXED ASSETS		
Notes		
Property	£286,000.00	£286,000.00
Equipment	£157.00	£157.00
	<u>£286,157.00</u>	<u>£286,157.00</u>
CURRENT ASSETS		
Debtors	£0.00	£0.00
Treasurer's Account	£9,083.16	£24,558.46
Investments	£229,671.46	£200,293.21
	<u>£238,754.62</u>	<u>£224,851.67</u>
CURRENT LIABILITIES		
Short Term Creditors		
ASSETS LESS LIABILITIES	£524,911.62	£511,008.67
CAPITAL AND RESERVES		
Reserved B/fwd	£511,008.67	£499,749.91
Surplus for year	£13,902.95	£11,258.76
	<u>£524,911.62</u>	<u>£511,008.67</u>

I approve the Accounts and certify that I have made available all relevant records and information for their preparation

Alma Campbell, Clerk to the Trustees

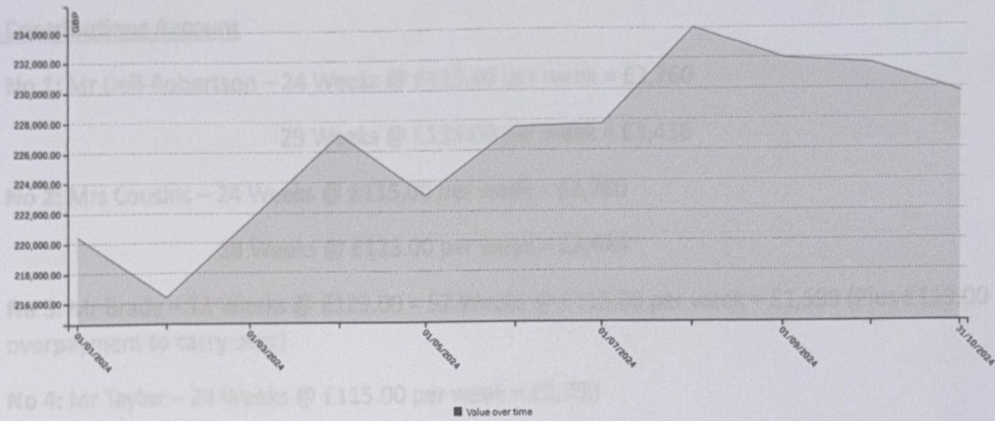
TOTAL VALUE
229,671.46 GBP

ESTIMATED YIELD
1.89%

ESTIMATED ANNUAL INCOME
3,606.55 GBP

Please note, loading the page for the first time or after using filters could take a few seconds.

VALUE OVER TIME



I approve the Accounts and confirm that I have made available all relevant records and information for their presentation.

Alice Campbell, Clerk to the Trustees

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

NOTES

Note 1: Contributions Account

No 1: Mr Dell-Robertson – 24 Weeks @ £115.00 per week = £2,760

29 Weeks @ £123.00 per week = £3,436

No 2: Mrs Cousins – 24 Weeks @ £115.00 per week = £2,760

Note 3: Mercedes Truman 28 Weeks @ £123.00 per week = £3,444

No 3: Mr Brady – 13 Weeks @ £123.00 = 52 Weeks @ £115.00 per week = £1,599 (Plus £119.00 overpayment to carry over)

No 4: Mr Taylor – 24 Weeks @ £115.00 per week = £2,760

28 Weeks @ £123.00 per week = £3,444

Note 7: Other Receipts

= £20,322.00

Note 2: Investments

Value of investment as of 31st October 2024.

= £229,671.46

Note 3: Clerk to the Trustees Account

Honorarium 12 Months @ £200.00

= £2,400.00

Note 4: Maintenance Agreement

Maintenance Agreement 12 Months @ £300.00

= £3,600.00

Note 5: Repairs and Maintenance

M Warman – Windows and Doors = £10,616.00

Simon Livett Repairs – Repairs and Maintenance = £1,239.09

GP Heating - Gas Service and Repairs = £3,976.80

S Dugan – Domestic Repairs = £389.99

G Hudson – Electrical Repairs = £940.00

SDS Roofing – Full roof repair = £8,697.00

= £25,858.88

Note 6: Managing Trustee

Honorarium 12 Months @ £100.00 = £1,200.00

= £1,200.00

Note 7: Other Expenses

Meetings* = £140.15

Commemorative Gifts* = £95.00

*All these expenses were paid to the tradesmen personally and reimbursed to GC or SD.

= £235.15

Note 8: 2024 Write off

G Hudson – Electrical Repairs = £30.00 over payment but no longer trading

= £30.00

THE RANDAL CREMER COTTAGES

England & Wales - Charity number 255151

Accounts

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

Contents of the Financial Accounts for the year ended 31st October 2023

	Page
Trustees and General Information	1
Responsibilities of Trustees	2
Independent Examiners Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to Accounts	6

Registered Charity No 255151

TRUSTEES AND GENERAL INFORMATION

TRUSTEES

Mr G Cantrill (Chairman and Managing Trustee)

Cllr K Mandry

Mr S Dugan

Mrs M Bell

CLERK TO THE TRUSTEES

Miss A Campbell

ADRESS OF PROPERTY MANAGED

The Randal Cremer Cottages

Stubbington, Fareham, Hants

Charity No 255151

INDEPENDENT EXAMINER

Mrs J Ridley

118 The Avenue

Alverstoke

PO12 2JY

BANKERS

Lloyds Bank PLC

Fareham, Hants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

RESPONSIBILITIES OF THE TRUSTEES

The Charity is entitled to exemption from Audit under section 43(2) of the Charities Act 1993

The Trustees acknowledge their responsibilities for:

- a. Ensuring that the Charity keeps Accounting Records which comply with the Charities Act 1993 and,
- b. Prepare Financial Statements which give a true and fair view of affairs of the Charity at the end of the Financial Year and of its Income and Expenditure for the year.

Approved by the Committee of Trustees on Saturday 18th November 2023

On behalf of the Committee of Trustees

.....

Mr G Cantrill

The Chairman

The Randal Cremer Cottages Trust

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

**THE RANDAL CREMER COTTAGES TRUST
ANNUAL ACCOUNTS FOR THE PERIOD
1ST NOVEMBER 2022 TO 31ST OCTOBER 2023**

Judith Ridley
118 The Avenue
Alverstoke
PO12 2JY

I have examined the attached Accounts for the Randal Cremer Cottages Trust for the period 1st November 2022 to 31st October 2023 against the statements and documents provided by the Clerk and found them to be correct.

Date

Signed

Judith Ridley, Independent Examiner

**THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151**

INCOME & EXPENDITURE

		2023		2022	
		£	£	£	£
INCOME					
	Notes				
Refund SSE			£0.00		£177.93
Resident Contributions	1		£23,230.00		£22,642.50
Invesment Appreciation	2		£2,009.08		£429,732.87
			<u>£25,239.08</u>		<u>£406,912.44</u>
EXPENSES					
2022 Debtor Write off			£79.50		
Managing Trustee	6		£1,200.00	£1,845.95	
Clerk to Trustees	3		£2,600.00	£2,400.00	
Maintenance Agreement	4		£2,100.00	£0.00	
Utiliies			£2,551.78	£2,680.58	
General Repairs	5		£3,466.67	£25,548.20	
Other Expenses	6		£1,867.37	£480.66	
Investments			£0.00	£0.00	
Resident Contributions Refund			£115.00	£0.00	
			<u>£13,980.32</u>	<u>£32,955.39</u>	
			<u>£11,258.76</u>	<u>£439,867.83</u>	
Surplus C/Fwd					

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

BALANCE SHEET

		2023		2022	
		£	£	£	£
FIXED ASSETS	Note s				
			£286,000.		£286,000.
Property			00		00
Equipment			£157.00		£157.00
			<u>£286,15</u>		<u>£286,15</u>
			<u>7.00</u>		<u>7.00</u>
 CURRENT ASSETS					
Debtors		£0.00		£79.50	
Treasurer's Account		£24,558. 46		£15,229.2 8	
Investments		£200,293 .21		£198,284. 13	
		<u>£224,85</u>		<u>£213,592</u>	
		<u>1.67</u>		<u>.91</u>	
 CURRENT LIABILITIES					
Short Term Creditors					
 ASSETS LESS LIABILITIES		£511,008 .67		£499,749. 91	
 CAPITAL AND RESERVES					
Reserved B/Fwd		£499,749 .91		£939,618. 18	
Surplus for year		£11,258. 76		£439,867. 83	

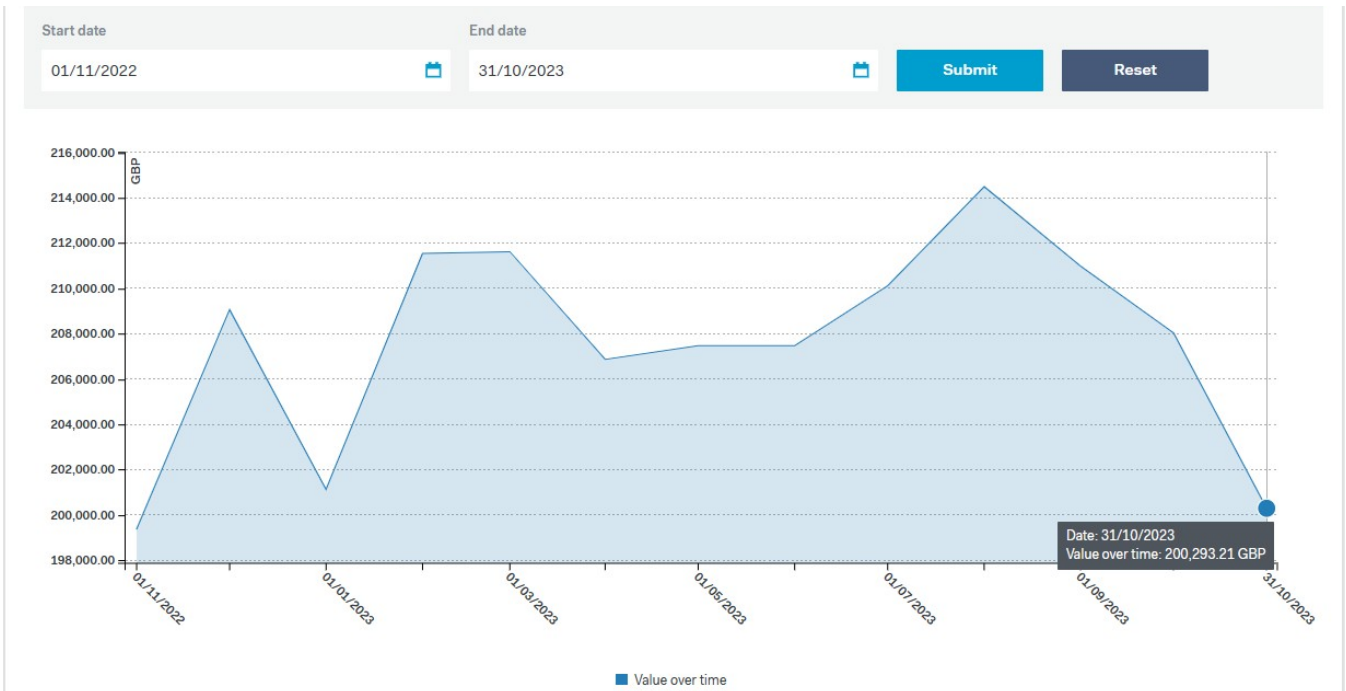
£511,00
8.67

£499,750
.35

£511,00
8.67

£499,74
9.91

I approve the Accounts and confirm that I have made available all relevant records and information for their presentation.



.....
Alice Campbell, Clerk to the Trustees

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

INVESTMENT APPRECIATION

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

NOTES

Note 1: Contributions Account

No 1: Mr Dell-Robertson - 52 Weeks @ £115.00 per week = £5,980.00

No 2: Mr Wearn - 7 Weeks @ £115.00 per week = £805.00

No 2: Mrs Cousins - 37 Weeks @ £115.00 per week = £4,255.00

No2: Mrs Cousins - Overpayment in error @ £230.00 = £230.00

No 3: Mrs Macauley - 52 Weeks @ £115.00 per week = £5,980.00

No 4: Mr Taylor - 52 Weeks @ £115.00 per week = £5,980.00

= £23,230.00

Note 2: Investments

Value of investment as of 31st October 2023.

= £200,523.21

Note 3: Clerk to the Trustees Account

Honorarium 12 Months @ £200.00

Honorarium 1 Months @ £200.00

= £2,600.00

Note 4: Maintenance Agreement

Maintenance Agreement 7 Months @ £300.00

= £2,100.00

Note 5: Repairs and Maintenance

Kaznows - Decorating = £1,000.00

Simon Livett Repairs - Repairs and Maintenance = £2,364.67

GP Heating - Gas Service and Repairs = £102.00

= £3,466.67

Note 6: Managing Trustee

Honorarium 12 Months @ £100.00 = £1,200.00

= £1,200.00

Note 7: Other Expenses

Window repair deposit* = £444.00

Meetings* = £322.37

Resident Gifts* = £192.00

*All of these expenses were paid to the tradesmen personally and reimbursed to GC.

Reimbursement for Auditor Gift = £40.00

Reimbursement of expenses for Flat 1 = £206.00

Reimbursement for Removal fees = £645.00

Quickbooks Software Trial = £18.00

= £1,867.37

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Contents of the Financial Accounts for the year ended 31st October 2023

	Page
Trustees and General Information	1
Responsibilities of Trustees	2
Independent Examiners Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to Accounts	6

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Contents of the Financial Accounts for the year ended 31st October 2023

	Page
Trustees and General Information	1
Responsibilities of Trustees	2
Independent Examiners Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to Accounts	6

THE RANDAL CREMER COTTAGES

England & Wales - Charity number 255151

Accounts

Randal Cremer Trust - Chairman's report to the Trustees June 2020

1. This report covers a period that had all of us in 'lockdown' as a result of the Covid 19 Pandemic. For the residents of Cremer this was particularly difficult as all are in the age group that were advised by Govt rules to be in virtually complete isolation. This meant that even though they live side by side in a mini-community, communications between them and any mutual self-help all ceased and, as under the terms of their residency there is no official warden, they had to find their own family support or rely on the local authority support services. Happily, all four have survived without being infected by the Covid virus.
2. The lockdown also meant that I had to cease my fortnightly drop-in to the cottages whilst I, too, obeyed the stay at home rules. However, by a coincidence of timing, the lockdown followed an unfortunate dementia incident for our resident in No.1 and another 'scare' on her security as it seemed that she had lost her purse and money. Fortunately, this proved to be false and her money was discovered in the proverbial 'safe place' but the immediate outcome was that her grandson took charge of her finances temporarily which also included his payment in advance of contributions due to the Trust and removed the need for any cash collections in the meantime.
3. The trustees meeting in February was called particularly to consider a problem with the damage caused by high winds and rain etc to the boundary fencing between Cremer and the neighbouring Housing Assn Properties. I reported that we had erected a temporary netting to the boundary at No.4 pending a more permanent restoration of the fencing by the neighbour. Lockdown obviously prevented that happening but the whole issue has been brought back to the fore by recent altercations between our resident and the neighbour. The resident is not content that the fencing issue has been completed and I have given a full report of my conversation with him in a recent e-mail but it is clear that we must resolve the situation before it escalates further.
4. I remain increasingly concerned at the ability of our resident in No.1 to continue without more support as again, despite the practical measures that we have put in enable emergency access to the flats, she clearly needed direct guidance and looked to the trust to provide it.

5. The fabric of the building seems to have survived the winter without problems but a 'summer survey' needs to be organised and the issues of the dropped kerbs also delayed presumably due to the lockdown can also be 'put to bed'.
6. These issues aside, there is good news insofar as FBC have given planning approval to the building project in Porchester and hopefully resumption of building work will see some action on the development. Clearly the effect of the pandemic has had a very serious effect on our investments which we plan to use as a contribution to the building but as we will not be required to hand it over until the groundworks actually begin it is likely that things will have recovered in the meantime.
7. Again, before lockdown, we received notice from our Clerk that he wishes to retire at the AGM in November and the trustees identified a likely replacement candidate. However, other issues affected by the lockdown have put progress on hold so we need to review what, if anything, the trust needs to do to resolve them.
8. As the lockdown is still affecting our personal movements and access to public buildings holding this meeting in person is not yet possible – hence the resort to 'technology' for this occasion if fellow members agree.

George Cantrill
Chairman

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Contents of the Financial Accounts

Trustees and General Information

Responsibilities of Trustees

Independent Examiners Report

Income and Expenditure Account

Balance Sheet

Notes to Accounts

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

TRUSTEES AND

TRUSTEES

Mr G Cantrill (Chairman)

Cllr K Mandry

Mr S Dugan

Mrs L Ingram

Mrs M Bell

CLERK TO THE TRUSTEES

Mr J Marsden

ADDRESS OF PROPERTY MANAGER

The Randal Cremer Cottages
Stubbington, Fareham, Hampshire

Charity No 255151

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

INDEPENDENT EXAMINER

Mr C Courtenay IPFA
3 The Glade
Thornbury Road
Eastleigh
SO53 5AZ

BANKERS

Lloyds Bank PLC
Fareham, Hants

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

RESPONSIB

The Charity is entitled to exemption fro

The Trustees acknowledge their respons

- a. Ensuring that the Charity keeps A
1993 and,
- b. Prepare Financial Statements wh
end of the Financial Year and of it

Approved by the Committee of Trustees

On behalf of the Committee of Trustees

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

.....

Mr G Cantrill
The Chairman
The Randal Cremer Cottages Trust

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL
ANNUAL A
1ST NOVEMBER

Chri

Tr

Telepho

I have examined the attached
Trust for the period 1st Noveml
statements and documents prov

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

Date:

Signed ...
Chris Cou

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

INCO

INCOME	Notes
Maintenance Contributions	1
Investment Appreciation	
EXPENDITURE	
Water/Sewerage Rates	
Electricity	
Almshouses subscriptions	
Management Expenses	6
Managing Trustee	5
Clerk to Trustees	2
Insurance	
Xmas Gifts 2018 & Lunch	
Repairs and Maintenance	3
Garden Maintenance	4
Investments	
Insurance claim	
Surplus C/Fwd	

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Notes

FIXED ASSETS

Property
Equipment

CURRENT ASSETS

Debtors 8
Treasurer's Account
Investments

CURRENT LIABILITIES

Short Term Creditors

ASSETS LESS LIABILITIES

CAPITAL AND RESERVES

Reserves B/Fwd
Surplus for year

I approve the Accounts and confirm that I have mad

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

.....
Joseph Marsden, C

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

Mrs Macauley additional payment c/f

Note 8: Short Term Debtors
FBC underpayment due to 28 day cycle
Mrs Gerstel (Paid 1 Nov 2021)

* including £8.00 b/f

** Including £115.00 b/f

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

Accounts for the year ended 31st October 2021

Page

1

2

3

4

5

6

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

AD GENERAL INFORMATION

and Managing Trustee)

AD

ages
lants

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

ILITIES OF THE TRUSTEES

m Audit under section 43(2) of the Charities Act

sibilities for:

Accounting Records which comply with the Chari

nich give a true and fair view of affairs of the Cha
ts Income and Expenditure for the year.

s on Thursday 23rd November 2021

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

.....

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

L CREMER COTTAGES TRUST
ACCOUNTS FOR THE PERIOD
1 APRIL 2020 TO 31ST OCTOBER 2021

Ms Courtenay IPFA
3 The Glade
Hornbury Wood
Eastleigh
SO53 5AZ
Phone (023) 8026 8509

Accounts for the Randal Cremer Cottages
for the period 1 April 2020 to 31st October 2021 against the
figures provided by the Treasurer and found them to be
correct.

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

.....
rtenay, Independent Examiner

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

ME & EXPENDITURE

	2021		2020
£	£	£	£
			-
	£23,957.00		
	£47,814.00		
	<u>£71,771.00</u>		
£440.92		£490.00	
£407.74		£339.00	
£142.00		£140.00	
£50.00		£83.00	
£1,200.00		£1,200.00	
£2,400.00		£2,400.00	
£462.75		£451.00	
£349.41		£354.00	
£1,881.00		£4,052.00	
£70.00		£210.00	
£10,000.00		£20,000.00	
£0.00		-£328.00	
<u>£17,403.82</u>		<u>£29,391.00</u>	
<u>£54,367.18</u>		<u>£20,693.00</u>	

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

BALANCE SHEET

	2021			2020
£		£		£
		£286,000.00		
		£170.00		
		£286,170.00		
£297.00				£219.00
£25,249.00				£18,719.00
£628,017.00				£580,203.00
£653,563.00				£599,141.00
£115.00				£123.00
£939,618.00				£885,250.00
£885,251.00				£864,558.00
£54,367.18				£20,693.00
£939,618.18				£885,251.00
		£939,618.00		

le available all relevant records and information for their prese

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

.....

lerk to the Trustees

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

NOTES TO ACCOUNTS

00	Paid by FBC	£5,694.00
	Paid by PEG	£208.00*
	Total:	<u>£5,902.00</u>

00		£5,980.00
00		£6,095.00**
00		£5,980.00
	Total	<u>£23,957.00</u>

£2,400.00

		£522.00
		£60.00
		£1,299.00
	Total	<u>£1,881.00</u>

		£70.00
		<u>£70.00</u>

£1,200.00

		£30.00
		£20.00
	Total	<u>£50.00</u>

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

£115.00

£219.00

£78.00

£297.00

This problem occurs each year due to the payment from FBC

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

1993

ties Act

arity at the

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

£

£24,043.00

£26,041.00

£50,084.00

THE RANDAL CREMER COTTAGES TRUST

Registered Charity No 255151

£

£286,000.00

£232.00

£286,232.00

£885,250.00

entation.

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

THE RANDAL CREMER COTTAGES TRUST
Registered Charity No 255151

e cycle of

3 The Glade,
Thornbury Wood,
Chandlers Ford,
HANTS.,

SO53 5AZ.

18th January 2021

Tel. No. 02380 268509

Dear George,

Randal Croser Trust - 2019/20 Audit

I trust you are keeping well and staying safe in these difficult times. It was sad to hear of Mike Swinburn's death recently.

I have completed my audit and have "signed off" last year's accounts. The accounts are in good order and The Trust remains in very good financial health. I was pleased to see, after my comments last year, that SSE have reduced their electricity charges.

I plan to return the records to Joe as soon as the covid rules allow.

As always, many thanks for The Christmas Bottle!

Yours sincerely,



Chris Courtenay

✓ Copy for Joe (for his information)

P.S. Sorry for faint ink!