



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1/01/2019 Period start date To 31/12/2019 Period end date

Charity name: Cottenham Charities

Charity registration number: 200586

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To manage the Almshouses and Land belonging to the Charities. To support the Almspeople Relief in need to individual persons and apprentices residing in the Parish of Cottenham
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Maintenance and provision of the Almshouses for accommodation. Grants to inhabitants of the Parish on low income by means of Christmas Vouchers. Other grants as needed for Apprentices and Relief in Need. Benefit from the Charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The application of income is restricted as stated to the Governing Document sealed 11 th February 1970

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A total of £6,888 was gifted or loaned by the Charities to those in need who live in the Parish.</p> <p><u>John Moreton Almshouse Charity</u> Small charitable gifts were given to the residents as needed. The WMC was increased by inflation this year. £13,500 was added to the emergency repair fund invested in a COIF accumulation fund The Debt to the John Moreton Endowment fund was reduced to £108,000.</p> <p><u>Cottenham United Charity</u> Cash grants were made to 72 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity who contributed to the awards and in liaison with other charities in the Parish who contributed in kind with hampers and presents for children.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The Charity does not need to raise funds by donation due to endowments and other income
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from weekly maintenance contributions. A sum of money is transferred annually into an emergency repair fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £43,414
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £108,000.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charities income are derived from the investments in the endowment funds, weekly maintenance contributions from the Almshouses and rental income from the allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity 's investment funds are placed in a COIF Charity Investment and deposit account
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity is a member of a charity liaison group chaired by the Cambridge Housing Association who have frequent meetings.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charity
Registered charity number	200586
Charity's principal address	62 Lyles Road Cottenham Cambridge CB24 8QR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Clarke	Chairman		Parish Council
2	David Mudd	Assistant Treasurer		Parish Council
3	Lynda Harford			Parish Council
4	Malcolm Dee	Secretary		Trustee Resolution
5	Sue Hooks	Treasurer		Trustee Resolution
6	Jennifer Macbeth			Trustee Resolution
7	Robert Turner			Trustee Resolution
8	David Munns			Trustee Resolution
9	Rev'd Lynda Davies	Ex-Officio		Charity Scheme appointee
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Clarke	Malcolm Dee
Position (eg Secretary, Chair, etc)	Chairman	Secretary

Date

9 th October 2020



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cottenham Charities

200586

Receipts and payments accounts

CC16a

For the period
from

01/01/2019

To

31/12/2019

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,090	330	-	1,420	1,362
Weekly Maintenance Charge	38,289	-	-	38,289	35,966
Investment Income	2,871	-	-	2,871	2,612
Bank Interest	60	-	-	60	31
Donations	350	-	-	350	50
Loan repayments	-	-	-	-	258
	-	-	-	-	-
Sub total (Gross income for AR)	42,660	330	-	42,990	40,279
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	42,660	330	-	42,990	40,279
A3 Payments					
Expenses and Fees	563.64	-	-	564	2,574
Renovations	-	-	-	-	715
Repair and Maintenance	3,327.49	-	-	3,327	3,285
Bank Charges and Interest	-	-	-	-	400
Charitable Gifts	6,888.79	-	-	6,889	3,394
Utilities	353.36	-	-	353	100
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	11,133.28	-	-	11,133	10,468
A4 Asset and investment purchases. (see table)					
Capital Loan Repayments	6,000	-	-	6,000	17,600
Investment into ER Fund	13,500	-	-	13,500	3,325
Sub total	19,500	-	-	19,500	20,925
Total payments	30,633	-	-	30,633	31,393
Net of receipts/(payments)	12,026	330	-	12,356	8,885
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	31,387	-	-	31,387	22,502
Cash funds this year end	43,414	330	-	43,744	31,387

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	28,280	330	-
	John Moreton CCLA Deposit	11,527	-	-
	United Charity Current	3,607	-	-
	Total cash funds	43,414	330	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

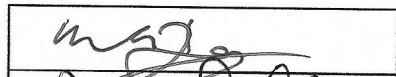

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	CCLA COIF Income Fund	JM Endowment	-	48,083
	CCLA COIF Income Fund	UC Endowment	-	49,178
	CCLA COIF Accumulation Fund	ER Fund	-	99,353
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	JM Almshouses & Land	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	JM Endowment	JM Endowment	108,000	01 January 2038
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Malcolm Dee	09/10/2020
	Robert Clarke	09/10/2020



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

COTTENHAM CHARITIES

On accounts for the year
ended

DEC 2019

Charity no
(if any)

200586

Set out on pages

ONE & TWO

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Peter Carter

Date:

30/9/20

Name:

PETER CARTER

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

CIMA (ACMA)

Address:

244 HOGH STREET, COTTENHAM,
CAMBS CB24 8RZ