Registered Company Number: CE016572 (England and Wales)
Registered Charity Number: 1182116

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

RAMSEY RURAL MUSEUM CIO

RAMSEY RURAL MUSEUM CIO

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FOR THE YEAR ENDED 31 DECEMBER 2025

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RAMSEY RURAL MUSEUM CIO

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

- The advancement of the education of the public by the provision and maintenance of a Museum in or around the town of Ramsey.
- The acquisition, restoration and exhibition to the public of rural bygones and items having a connection with the social, domestic, craft, trade, industry, agriculture and rural history (in Ramsey and the surrounding villages).
- Promote research relating to the collections of the Museum and the publication of the results.

Public benefit

All trustees have had regard to the guidance issued by the Charity Commission on public benefit. In view of the charity's objectives to educate on and protect artefacts relating to the local agricultural history of a farming market town. The work of the charity has continued to operate in accordance with these aims, seeking to promote public benefit through the charity's activities.

Activities

The Museum's artefacts are arranged in the following collections:

- Agriculture
- Small local trades
- Local social history
- Archive of local historical information

Artefacts are cleaned and maintained in the best way possible given availability of space and funds. Descriptions, stories, and information are presented for the knowledge and education of visitors and recently films and short videos have supplemented this in several areas.

Our education brief continues to attract school visits and will be targeted in the future with the hiring of a dedicated volunteer. A touring exhibition and workshop focussing on STEM has been held at the Museum for the past 2 years.

A tea room is provided and events are held in the grounds which attract visitors from a large area, both locally and internationally.

The museum is run and managed entirely by volunteers.The Museums volunteers are the essence of the museum as we are entirely run, managed and governed by volunteers.

Eleanor Wilkinson of the Museum of Archaeology and Anthropology at the University of Cambridge acts as our museum mentor.

The Ramsey Rural Museum CIO does not makes grants.

FINANCIAL REVIEW AND RESERVES

Investment policy

Monies for regular expenditure are held in a current account with the charity's bankers.

The charity's excess funds are retained in an interest-bearing fund specifically for charities which earns interest each month.

Reserves policy

As a small museum our reserves policy is one of safety first. General reserves are held that equate to at least one year's operating costs, and designated reserves are held for the long-term accumulation of funds for larger maintenance and contingency such as re-thatching/roofing etc.

Review

The charity continued to operate at a surplus although smaller this year than last due to weather related issues and reduced grant income compared to the previous year.

Other income is received from renting out the rooms and fields when available as well as bank interest however this income is several thousand pounds below the de minimis limit of 25% of the Charity's income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a CIO (Charitable Incorporated Organisation) controlled by its constitution registered on 19th February 2019.

Organisational structure

The charity has a board of trustees comprising six trustees. The trustees are responsible for the strategic direction policy of the charity and have control of the charity, its assets and funds. The constitution allows for a mininum of 3 trustees and a maximum of 9.

Recruitment and appointment of new trustees

New trustees are appointed by the board or at the AGM. New trustees with diverse and useful skills who could add value to the governance of the charity are continually being sought.

ACHIEVEMENTS AND PERFORMANCE

During 2025 we have obtained an addition two containers for our storage issue. These have been sourced and installed next to the first two. All four new containers (used for the storage of event materials, artefacts not on display and our archive) together with the original one (used for secure storage of flammable materials and equipment) are now installed and in use full time, there just remans the need to clad the containers.

We continue discussions with our landlord on the museum lease. We would like to renew the lease now to enable delivery of our Strategy.

We saw a small surplus this year due to a number of weather related issues which had an effect on our income.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number
CE016572

Registered Charity Number
1182116

Principal Address
Ramsey Rural Museum
The Woodyard
Wood lane
Ramsey
Huntingdon
PE26 2XD

Trustees
Ian Gaunt
Jeremy Mumford
Zara Matthews (resigned 6 January 2026)
Steve Watson
Michael Clark (resigned 11 March 2026)
Simon Redman (resigned 22 September 2025)
Gill Rayment

Independent Examiner
Andrew Band FCA
Whitings LLP
108 High Street
Ramsey
Huntingdon
PE26 1BS

Bankers
Barclays Bank UK PLC
1 Churchill Place
London
E14 5HP

Approved by order of the board of trustees and signed on its behalf by:

Dr Ian Gaunt
Chair

28.7.2026
Date

Mr Jeremy Mumford
Trustee

28.7.2026
Date

RAMSEY RURAL MUSEUM CIO

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT

I report to the organisation's trustees on my examination of the accounts of the Ramsey Rural Museum CIO for the year ended 31 December 2025.

Respective responsibilities

As the trustees of the CIO (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2011 ("the Act").

Having satisfied myself that the accounts of the CIO are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Act. In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act.

Basis of Independent Examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 CIO as required by section 130 of the Act; or
2. the accounts do not accord with these records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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 by the Independent Examiner:

Andrew Band

Andrew Band FCA
Whitings LLP
Chartered Accountants & Business Advisers
108 High Street
Ramsey
Huntingdon
Cambs
PE26 1BS

31/7/26

RAMSEY RURAL MUSEUM CIO

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
INCOME AND ENDOWMENTS FROM				
Charitable activities (Note 6)	27,424	7,500	34,924	123,970
Investment income (Note 7)	8,324	-	8,324	11,822
Donations and legacies	6,644	150	6,794	17,747
	42,391	7,650	50,041	153,539
EXPENDITURE ON CHARITABLE ACTIVITIES				
Operating the Museum (Note 8)	47,221	2,584	49,806	40,227
NET INCOME/(EXPENDITURE)			236	113,312
RECONCILIATION OF FUNDS				
Total balance brought forward			204,311	90,999
Total balance carried forward			204,547	204,311

RAMSEY RURAL MUSEUM CIO

BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
FIXED ASSETS				
Tangible assets	12,729	-	12,729	12,729
CURRENT ASSETS				
Cash at bank	79,740	111,608	191,347	191,767
Debtors	650		650	-
CREDITORS				
Amounts falling due within one year	(179)	-	(179)	(185)
NET CURRENT ASSETS	92,940	111,608	204,547	204,311
TOTAL ASSETS LESS CURRENT LIABILITIES	92,940	111,608	204,547	204,311
NET ASSETS	92,940	111,608	204,547	204,311
FUNDS				
Unrestricted funds - Designated			83,333	92,183
Unrestricted funds - General			9,607	9,080
Restricted funds			111,608	103,048
TOTAL FUNDS			204,547	204,311

The financial statements were approved by the Board of Trustees and authorised for issue on

..... and were signed on its behalf by:

I J. Gaunt.

Dr Ian Gaunt
Chair

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) issued on 1st January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Statement of cash flows

The Trustees have opted to take advantage ofthe amendment to Charities SORP FRS 102, where only larger charities are required to prepare a Statement of Cash Flow.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion ofthe trustees.

Restricted funds can only be used for particular restricted purposes within the objects ofthe charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation ofthe nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

The trustees paid for and were reimbursed fully for the following:

Jeremy Mumford: Car parking and subsistence for training day £80.00, Key safe £9.79, LED Lights and fittings £817.89, Office materials £22.95, Wood filler and paint, £30.49 and Smart switches for heaters £129.54

Steve Watson: Door closer £20.47, Marquee parts £41.98, Milk £1.45 and Box for Visi jackets £13.00.

Gill Rayment: Food stock £14.25

Other trustees: Nil

3. STAFF COSTS

There were no staff in the year as the organisation is run by volunteers. Accordingly, there are no staff earning in excess of £60,000.

4. DEBTORS

	2025	2024
	£	£
Ramsey Junior School	500	-
The Elliot Foundation	150	-
	650	-

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	179	185

6. CHARITABLE ACTIVITIES

	2025	2024
	£	£
Charitable activities	26,399	24,644
Grants received	8,524	99,326
	34,924	123,970

7. INVESTMENT INCOME

	2025	2024
	£	£
Rental income	3,488	7,748
Interest received	4,836	4,074
	8,324	11,822

8. EXPENDITURE ON CHARITABLE ACTIVITIES

	2025	2024
	£	£
Accountancy	1,950	1,800
Bank charge, processing costs & cashback	183	81
Business rates and water	161	331
Purchases	6,716	5,112
Licenses	110	70
Conservation costs	12	1,720
Curatorial costs	333	970
Event costs	3,148	2,352
IT Hardware & Software	399	681
Printing, postage and stationery	116	549
Insurance	4,682	2,128
Rent	2,645	2,200
Repairs and maintenance	4,725	6,319
Marketing and publicity	1,031	1,261
Membership and subscriptions	317	156
Clothing purchases	-	(21)
Recruitment	-	1,400
Training	110	20
Volunteer mileage (HMRC scheme)	-	5,493
Sundry	85	57
Restricted grants spent	243	379
Light and heat	5,760	6,203
Telephone and broadband	602	611
Garden & Grounds	593	355
Containers, office works, tent	9,883	-
Consultancy	4,110	-
LED lights	1,891	-
	49,805	40,227

9. MOVEMENT IN FUNDS

The charity is controlled by the board of trustees.

Year ended 31 December 2024	Balance at 1 January 2024	Income	Expenditure	Transfers	Balance at 31 December 2024
Unrestricted funds	86,404	51,213	39,848	-	97,769
Restricted funds	4,595	102,326	379	-	106,542
Total	90,999	153,539	40,227	-	204,311

Year ended 31 December 2025	Balance at 1 January 2025	Income	Expenditure	Transfers	Balance at 31 December 2025
Unrestricted funds	97,769	42,391	47,221		92,939
Restricted funds	106,542	7,650	2,584		111,608
Total	204,311	50,041	49,805	-	204,547

10. ULTIMATE CONTROLLING PARTY

The charity is controlled by the board of trustees.

RAMSEY RURAL MUSEUM CIO

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM				
Charitable activities				
Charitable activities	26,399	-	26,399	24,644
Grants received	1,024	7,500	8,524	99,326
Investment income				
Rental income	3,488	-	3,488	7,748
Interest received	4,836	-	4,836	4,074
Donations and legacies	6,644	150	6,794	17,747
	42,391	7,650	50,041	153,539
EXPENDITURE ON CHARITABLE ACTIVITIES				
Accountancy	1,950		1,950	1,800
Bank charge, processing costs & cashback	183		183	81
Licenses	110		110	70
Business rates and water	161		161	331
Purchases	6,379	337	6,716	5,112
Conservation costs	12		12	1,720
Curatorial costs	333		333	970
Event costs	3,148		3,148	2,352
IT Hardware & Software	399		399	681
Printing, postage and stationery	116		116	549
Insurance	4,682		4,682	2,128
Rent	2,645		2,645	2,200
Repairs and maintenance	4,725		4,725	6,319
Marketing and publicity	1,031		1,031	1,261
Membership and subscriptions	317		317	156
Clothing purchases	-		-	(21)
Recruitment	-		-	1,400
Training	110		110	20
Volunteer mileage (HMRC scheme)	-		-	5,493
Sundry	85		85	57
Restricted grants spent	-	243	243	379
Light and heat	5,760		5,760	6,203
Telephone and broadband	602		602	611
Garden & Grounds	593		593	355
Containers, office works, tent	9,770	113	9,883	-
Consultancy	4,110		4,110	-
LED lights	-	1,891	1,891	-
	47,221	2,584	49,805	40,227
NET INCOME/(EXPENDITURE)			236	113,312
RECONCILIATION OF FUNDS				
Total balance brought forward			204,311	90,999
Total balance carried forward			204,547	204,311