CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/1/2025 Period start date To 31/12/2025 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	The charity owns and manages seven Almshouses and Land for Allotment use in the Parish of Cottenham, Cambridgeshire. To provide Almshouse accommodation to those on low income in the Parish of Cottenham. 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 and 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 trustees have full regard to the guidance issued by the Charity Commission on public benefit. The application of income is restricted as stated in the Governing Document sealed 11th 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	All trustees are volunteers
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	The charity provides seven self-contained dwellings for local people and these have been fully occupied throughout 2025. The dwellings are regularly maintained and every effort is made to provide good quality accommodation. A total of £9,806 was gifted by the charity to those in need who live in the Parish. *John Moreton Almshouse Charity* Small charitable gifts were given to residents of the Parish as needed. £20,000 was added to the Emergency Repair Fund invested in a COIF Charities Accumulation Fund The debt to the John Moreton Endowment fund was reduced to £72,000. *Cottenham United Charities* Cash grants were made to 125 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity which contributed to the awards.

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	Reserves are held for ongoing maintenance and unforeseen costs relating to the properties. 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 £63,110
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is reduced by £6,000 per year as agreed with the Charity Commission, presently £72,000
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 charity's income is derived from the investments in the endowment funds, Weekly Maintenance Contributions received from Almshouse residents 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 COIF Charity Investment and Deposit accounts.
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	Para 1.25	Trust Deed
How is the charity constituted?	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 the Almshouse Association. The charity is a member of the Cambridge & South Cambs Charities Network chaired by the Cambridge Housing Association which meets monthly.
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 Charities
Registered charity number	200586
Charity's principal address	21A Corbett Street Cottenham CAMBRIDGE CB24 8QX

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	Malcom Dee	Chairman		Trustee Resolution
2	Robert Turner	Secretary		Trustee Resolution
3	Sue Hooks	Treasurer		Trustee Resolution
4	Robert Lee	Trustee		Parish Council
5	David Munns	Trustee		Trustee Resolution
6	Christine Ward	Trustee		Parish Council
7	Beth Price	Trustee		Parish Council
8	Martin Graves	Trustee		Trustee Resolution
9	Reverend 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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	Malcolm Dee	Robert Turner
Full name(s)	Malcolm Dee	Robert Turner
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	15/09/2026	15/09/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Cottenham Charities	200586	CC16a

Receipts and payments accounts

For the period from	01/01/2025	To	31/12/2025

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	1,819			1,819	1,713
Weekly Maintenance Contributions	48,126			48,126	46,508
Investment Income	5,308			5,308	5,150
Bank Interest				-	-
Donations	30			30	-
Loan repayments				-	-
				-	-
				-	-
***Sub total** (Gross income for AR)*	55,283	-	-	55,283	53,371
A2 Asset and investment sales, (see table).					
Sub total	-	-	-	-	-
Total receipts	55,283	-	-	55,283	53,371
A3 Payments					
Expenses and Fees	4,339			4,339	2,074
Renovations				-	-
Repairs and Maintenance	21,749			21,749	5,883
Bank Charges				-	20
Utilities	552			552	285
Charitable Gifts	9,806			9,806	11,386
Allotment Deposit Refund				-	30
				-	-
Sub total	36,447	-	-	36,447	19,678
A4 Asset and investment purchases, (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	20,000	-	-	20,000	15,000
Sub total	26,000	-	-	26,000	21,000
Total payments	62,447	-	-	62,447	40,678
Net of receipts/(payments)	- 7,164	-	-	- 7,164	12,694
A5 Transfers between funds				-	-
A6 Cash funds last year end	70,274	870	-	71,144	58,450
Cash funds this year end	63,110	870	-	63,980	71,144

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	John Moreton Current	35,727	-	-
	John Moreton CCLA Deposit	26,327	-	-
	United Charity Current	1,057	870	-
	Total cash funds	63,110	870	-
	(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	-	91,354
CCLA COIF Income Fund	UC Endowment	-	56,130
CCLA COIF Accumulation Fund	ER Fund	-	235,219
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
JM Almshouses & Land attached	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	72,000	01 January 2038

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

Signature	Print Name	Date of approval
Malcolm Dee	Malcolm Dee	15/09/2026
Robert Turner	Robert Turner	15/09/2026

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	Cottenham Charities		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	200586
Set out on pages	1-2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

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 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.

Signed: [signature] **Date:** 4.9.25.

Name: EMMA BODSWORTH BA ACA.

Relevant professional qualification(s) or body (if any): 9160875 at ICAEW

Address:

5 HART CLOSE
LONGSTANTON
CAMBRIDGE CB24 3EX.

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).