Mapus-Smith & Lemmon LLP
Chartered Accountants

Charity Registration No. 213553

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S D Wadey J Eyles C P Chapman M Winter M Howarth
Charity number	213553
Principal address	Crisps Yard Common Drove Northwold Thetford Norfolk IP26 5LD
Independent Examiner	Mapus-Smith & Lemmon LLP 48 King Street King's Lynn Norfolk PE30 1HE

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

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NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note to the financial statements and comply the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities, 2025

The Charitable objective of the Northwold Combined Charities for the Needy is:

The Trustees shall apply the income of Charities numbered above 2–7 (as set out in the Governance Document) in such ways as they think fit for the benefit either of the poor of the area of the Ancient Parish of Northwold generally or of such poor persons resident therein as they select.

In pursuance of the above, the Trustees may provide support in the following forms:

- Gifts of bedding, clothing, food, fuel, furniture, or other useful articles, including comforts or aids for the sick.
- Weekly allowances of not more than 15 shillings, or such sum as the Commissioner approve from time to time.
- Gifts of money to relieve sickness, infirmity, or distress.
- Grants for the benefit of persons who are sick, infirm, convalescent, or in need of rest or change of air to defray the cost of recuperative holidays or of obtaining domestic help.
- Payment of travelling expenses for persons entering or leaving hospitals, convalescent homes, or similar institutions, or for relatives visiting sick or infirm persons in such institutions.
- Assistance for persons preparing for, entering upon, or engaged in a trade, occupation, or profession, including the provision of tools or books, payment of fees for instruction or examinations, or other expenses to help them earn a living or advance in life.
- Subscriptions to almshouses or other charitable institutions or organisations benefiting poor persons of the area.
- Subscriptions to homes or hostels for the residence or care of old, infirm, or homeless persons, provided the benefits are available to poor persons of the area.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

One grant was awarded in 2025

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

The Trustees did not have a Reserves Policy but relied upon the knowledge of the Clerk who had been employed by the trust for 15 years and had a good knowledge of the income and expenditure requirements. This will be rectified in 2026, when a Reserves Policy will be introduced.

The general reserves held at the year-end totalled £20,753 (2024 - £7,550). The charity held assets and investments valued at £65,850 as at 31 December 2025 (2024 - £78,487).

Plans for the future period

To find ways to reach out within the parish to encourage more people to apply for a grant.

Structure, governance and management

The charity is an unincorporated charity registered on 16 November 1966.

The trustees who served during the year and up to the date of signature of the financial statements were:

S D Wadey

C P Chapman

M J Howarth

C P Sharp (resigned 07/11/2025)

M Winter

J Eyles

Recruitment and appointment of trustees
Trustees are selected by election to post.

The trustees' report was approved by the Board of Trustees.

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J Eyles
Trustee
Dated: 8-6-26

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of the Northwold Combined Charities for the Needy (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the charity in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their charity in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the charity to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set up 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 financial statements to be reached

S Edwards

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Mrs Sharon Edwards, F.C.A.
Mapus-Smith & Lemmon LLP

48 King Street
King's Lynn
Norfolk
PE30 1HE

Dated: 15/10/2026

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025		2024
Allotment Rents	1,040.00		80.00	
Dole 2023 – Overpayments	-		90.00	
Land Rents	7,850.00		8,200.00	
Wayleave	70.16		68.30	
Dividends Received	699.63		2,103.46	
Income Reinvested	1,632.86		73.74	
Interest Received	16.59		0.28	
Unapplied Receipts	-		1,650.00	
Compensation	100.00		-	
Norman Almshouses	50.88		-	
Sale of Shares	10,000.00		-	
Donation – Caroline Amelia	9,000.00		-	
TOTAL RECEIPTS		**30,460.12**		**12,265.78**
Accountancy	180.00		75.00	
Clerk's Fee	978.40		800.50	
Clerk's Fee – prior year	145.00		-	
Dole	750.00		6,350.00	
Less: Dole 2024 – Payments Rejected	-		(150.00)	
Less: Dole 2024 – Payments not banked	(600.00)		-	
Insurance	339.85		302.69	
Land Rents	-		87.50	
Paid on behalf of Norman Almshouses	-		2,800.00	
Less: Received from Norman Almshouses	-		(2,800.00)	
Northwold Ecclesiastical Charity – Share of income	3,501.30		3,321.08	
Allot Work/Fees	10,105.05		-	
Legal Fees	1,310.81		-	
Rates	139.19		-	
Postage/Stationery	393.14		-	
Advertising	15.00		-	
TOTAL PAYMENTS		**17,257.74**		**10,786.77**
SURPLUS/(DEFICIT) FOR YEAR		**13,202.38**		**1,479.01**

NORTHWOLD COMBINED CHARITIES FOR THE NEEDY

ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025		2024
INVESTMENTS				
COIF Charities Investment Funds				
CO3058520-001		1,508.27		1,584.09
CO3058521-001		1,043.38		1,095.84
CO3058522-001		348.95		366.50
CO3058726-001		2,318.63		2,435.20
CO3058727-001		44,931.53		57,657.32
CO3067899-001		15,699.04		15,348.38
CO3067900-001				
BANK ACCOUNTS				
- Barclays Community	6,335.72		4,782.79	
- Barclays Premium Business	10,034.53		17.94	
- Charities Deposit Fund CO3067900	4,382.27		2,749.41	
		20,752.52		7,550.14
		86,602.32		**86,037.47**

There are no liabilities as at 31 December 2025 or 2024.

The financial statements were approved by the trustees on 8-6-26

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Janette Eyles (Trustee)