FINGRINGHOE CHURCH GREEN TRUST LIMITED

CHARITY NUMBER 279841

COMPANY NUMBER 01474655

FINANCIAL STATEMENTS & TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

FINGRINGHOE CHURCH GREEN TRUST LIMITED

CONTENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Pages
Charity Information	1
Trustees' Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8-15

FINGRINGHOE CHURCH GREEN TRUST LIMITED

FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES:

Mr S Levene	
Mr R Bailey	
Mr R Ham	
Mr V McNaught	
Mrs S McNaught	
Mrs C Kelly	Appointed 9 September 2025
Mrs K Allsopp	Resigned 8 June 2025

COMPANY SECRETARY:

Mrs K Allsopp	Resigned 8 June 2025
Mrs S McNaught	Appointed 8 June 2025

PRINCIPAL ADDRESS:

The Fingringhoe Church Green Trust
Church Road
Fingringhoe
Essex
CO5 7BN

INDEPENDENT EXAMINER:

Beaumont Seymour
47 Butt Road
Colchester
Essex
CO3 3BZ

BANKERS:

Barclays Bank plc
9 High Street
Colchester
Essex
CO1 1DA

FINGRINGHOE CHURCH GREEN TRUST LIMITED

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

INTRODUCTION

The Trustees present their annual report together with the financial statements of the charity for the year ended 31 December 2025.

The financial statements have been prepared in accordance with Accounting & 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Principal address
The Fingringhoe Church Green Trust
Church Road
Fingringhoe
Essex
CO5 7BN

Trustees
The following trustees have served throughout the year:

Mr S Levene	
Mr R Bailey	
Mr R Ham	
Mr V McNaught	
Mrs S McNaught	Appointed 8 June 2025 (secretary)
Mrs K Allsopp	Resigned 8 June 2025 (secretary)
Mrs C Kelly	Appointed 9 September 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees
All Trustees are briefed on their responsibilities as trustees prior to their acceptance of the role. Trustees shall hold office until they resign.

Organisational structure

The Trustees hold meetings every three months at which decisions are made.

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to ensure regular reports are produced for Trustees to ensure all necessary actions are taken to lessen the risks.

OBJECTIVES AND ACTIVITIES

The Trust was established by the gift of the old stable yard and buildings, and adjacent land of Fingringhoe Hall, by Mrs Claudia Lennon for the benefit of the residents of Fingringhoe and such other civil parishes as shall be comprised within the boundaries of Colchester Borough Council. In particular it is to provide housing for the elderly, to provide facilities for community uses including the arts and creative activities and support the preservation of historical buildings.

PUBLIC BENEFIT

The Trustees have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission in respect of public benefit and in planning the activities for the year, have kept this in mind.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The 6 sheltered homes for the elderly, together with warden's house opened in 1985. In 1990 one of the derelict stables was restored, partly to provide a residents' common room, then in 2020 additional renovations were carried out to provide a community space. In 2023, the warden's unit was converted into 2 further homes so there are now 8 sheltered homes.

Performance

Overall the charity had a good surplus for the year, this was forecast and planned for as we rebuilt our cash reserves after the property renovations invested in over the prior two years. The Trust is in a strong financial position and we also recruited a new Trustee this year.

In 2024,the Trustees have had a valuation of the site this year for insurance purposes which valued reinstatement of the buildings at £1,875,600. This value does not include land which would be difficult to value because of the planning constraints on it.

FINANCIAL REVIEW

The total incoming resources for the year amounted to £53,997 (2024 - £48,409). Expenditure for the year amounted to £35,049 (2024 - £38,101). Net (loss)/ (gains on investments amounted to (£815) (2024: £595) which brought a net gain for the year of £18,123 (2024: £10,903).

VOLUNTEERS

The Trust has no paid employees and is operated solely by 10 (2024:10) unpaid volunteers. The trustees express their thanks to them for their hard work and achievements during the year.

RESERVES POLICY

The reserves policy of the Trust is to hold sums sufficient to cover contingencies and provide for further development of the Trust.

Approved by order of the Board of Trustees on 11 May 2026 and signed on its behalf by:

Mr V McNaught Treasurer Fingringhoe Church Green Trust (May 17, 2026 17:59:21 GMT+1)

FINGRINGHOE CHURCH GREEN TRUST LIMITED

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's report to the Trustees of Fingringhoe Church Green Trust Limited
We report on the accounts of the Company for the year ended 31 December 2025, which are set on pages 6 to 15.

As the charity's trustees of the Company (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 ("2006 Act').

Having satisfied ourselves that the accounts of the Company are not required to be audited under Part16 of the 2006 Act and are eligible for independent examination, we report in respect of our examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out our examination we have followed the Directions given by the Charity Commission under Section 145 (5) (b) of the 2011 Act.

Respective Responsibilities of the Trustees and Examiner
We have completed our examination. We confirm that no matters have come to our attention in connection with examination giving us cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 act: or
2. the financial statements do not accord with those records: or
3 the financial statements do not comply with section 396 of the Act 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: or
4. the financial statements have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We 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.



Beaumont Seymour
Chartered Certified Accountants
47 Butt Road
Colchester
Essex
CO3 3BZ

Date: 11 May 2026

FINGRINGHOE CHURCH GREEN TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
INCOME RESOURCES					
Income from:					
Donations and legacies	3	745		854	
Charitable activities	3	51,726		46,354	
Investment income	4	1,526		1,201	
			53,997		48,409
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	5		(35,059)		(38,101)
NET INCOME			18,938		10,307
Net (losses)/ gains on investments	7		(815)		595
NET (EXPENDITURE)/ INCOME			18,123		10,903
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD	12		145,154		134,251
TOTAL FUNDS CARRIED FORWARD			**163,277**		**145,154**

All income and expenditure in the comparative and current Statement of Financial Activities were unrestricted and from continuing activities.

The Statement of Financial Activities includes all gains or losses recognised in the year

The notes on pages 8 to 15 form part of these financial statements.

FINGRINGHOE CHURCH GREEN TRUST LIMITED

BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible assets	6		101,960		109,566
Investments	7		66,127		26,942
			168,087		136,508
CURRENT ASSETS					
Debtors	8	824		783	
Cash at bank	9	26,296		40,046	
TOTAL CURRENT ASSETS		27,120		40,829	
CREDITORS:					
Amounts falling due within one year	10	(8,842)		(8,564)	
NET CURRENT ASSETS			18,278		32,265
TOTAL ASSETS LESS CURRENT LIABILITIES			186,365		168,773
CREDITORS:					
Amounts falling due after one year	11		(23,088)		(23,619)
NET ASSETS			**163,277**		**145,154**
FUNDS OF THE CHARITY					
Unrestricted funds	12		**163,277**		**145,154**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006; and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Approved by order of the Board of Trustees on 11 May 2026 and signed on its behalf by:

Mr V McNaught Treasurer Fingringhoe Church Green Trust (May 17, 2026 17:59:21 GMT+1)

1. BASIS OF PREPARATION

Company information

Fingringhoe Church Green Trust Limited is a private charitable company which was incorporated in England and limited by guarantee and has no share capital.

Basis of accounting

The financial statements of the charitable company have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Going concern

The Trustees have at the time of approving the financial statements a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. ACCOUNTING POLICIES

Income

Income is recognised in full in the Statement of Financial Activities ("SoFA") in the year once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses.

Grants and Donations

Grants and donations are only included in the SoFA when received.
In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met.

Income from interest

Interest income from cash deposits is recognised in the SoFA gross when receivable.

Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met before the income is received.

2. ACCOUNTING POLICIES: INCOME (CONTINUED)

Government grants
Where the development has been financed wholly or partly by social housing grant, the cost of that development has been reduced by the amount of the grant received. The grant is repayable in certain circumstances.

Tax reclaims on donations and gifts
The charity is not registered for gift aid and there no gift aid receivable is included in income.

Contractual income and performance related grants
This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Donated services and facilities
Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Volunteer help
The value of any volunteer help received is not included in the financial statements but is described in the Trustee's Annual Report.

Settlement of insurance claims
Insurance claims are only included in the SoFA when the general income recognition criteria are met and are included as an item of other income in the SoFA.

EXPENDITURE AND LIABILITIES

Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainly.

Grants with performance conditions
Where the charity gives a grant with conditions for payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid commitment, a liability for the full funding obligation must be recognised.

2. ACCOUNTING POLICIES: EXPENDITURE AND LIABILITIES (CONTINUED)

Redundancy Cost
The charity is operated purely by volunteer staff and therefore no redundancy payments were made during the reporting period.

Expenditure
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related 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.

Deferred income
No material item of deferred income has been included in the financial statements.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities
A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

Taxation
The charity is exempt from corporation tax on its charitable activities.
The charity is not registered for VAT, therefore expenditure in the SoFA includes the relevant VAT.

ASSETS

Tangible fixed assets for the use by charity

These are capitalised if they can be used for more than one year and cost at least £100. They are valued at cost.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Housing Properties & Improvements	- 10% on cost
Plant & Machinery	- 25% on reducing balance

Tangible fixed assets, except housing land, are stated at cost less accumulated depreciation.

The Trustees consider that the residual value of the property is greater than the net book value in the accounts and no depreciation would be appropriate.

Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently they are measured at the cash or other consideration expected to be received.

2. ACCOUNTING POLICIES: ASSETS (CONTINUED)

Cash at bank and in hand
Cash at bank is held on a short term basis as working capital and to cover contingencies with surplus monies earning bank interest.

3. ANALYSIS OF INCOME

All income in the comparative and current Statement of Financial Activities were unrestricted.

	2025	2024
	£	£
Donations and legacies		
Donations and gifts	745	854
Charitable activities		
Rent	51,726	46,354
TOTAL INCOME	**52,471**	**47,208**

4. INVESTMENT INCOME

	2025	2024
	£	£
Dividend income	1,057	733
Bank interest	469	468
Total	**1,526**	**1,201**

5. ANALYSIS OF EXPENDITURE

All expenditure in the comparative and current Statement of Financial Activities were unrestricted.

	2025 £	2024 £
Property running expenses and overheads	8,765	8,454
Property repairs and maintenance	14,113	15,311
Depreciation	7,879	9,375
Gifts	270	48
Loan interest	2,385	2,427
Independent examiner's remuneration	1,614	2,054
Legal & professional fees	34	433
TOTAL EXPENDITURE	**35,059**	**38,101**

There were no staff employed by the charity (2024: no staff employed)

The Trustees received no remuneration or benefits from the charity during the year (2024: none)

6. TANGIBLE FIXED ASSETS

	Housing Properties	Property Improvements	Plant & Machinery	Total
	£	£	£	£
COST				
At 1 January 2025	48,218	74,325	2,796	125,339
Additions	-	-	273	273
Disposals	-	-	-	-
At 31 December 2025	48,218	74,325	3,069	125,612
DEPRECIATION				
At 1 January 2025	-	14,488	1,285	15,773
Charge for the year	-	7,433	446	7,879
Disposals	-	-	-	-
At 31 December 2025	-	21,921	1,731	23,652
NET BOOK VALUE				
At 31 December 2025	**48,218**	**52,404**	**1,338**	**101,960**
At 31 December 2024	***48,218***	***59,837***	***1,511***	***109,566***

The housing properties net book value is shown after netting off the social housing grant of £181,455.

The cost before deducting the social housing grant amounted to £229,673.

7. FIXED ASSET INVESTMENTS

	2025	2024
	£	£
MARKET VALUE		
At 31 December	66,127	26,942
NET BOOK VALUE		
At 1 January	26,942	26,347
Purchases	40,000	-
Disposal	-	-
Revaluation	(815)	595
At 31 December	**66,127**	**26,942**

There are no investments outside the UK.

8. DEBTORS AND PREPAYMENTS

	2025	2024
	£	£
Prepayments	**824**	**783**

9. CASH AT BANK AND IN HAND

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Cash at bank	26,296	-	**26,296**	**40,046**

10. CREDITORS AND ACCRUALS

	2025	2024
Amounts falling due within one year	£	£
Housing loan	348	148
Other creditors	6,881	6,881
Accruals	1,613	1,535
Total	**8,842**	**8,564**

11. CREDITORS AFTER ONE YEAR

Housing loan	**23,088**	**23,619**

This loan is secured by a specific charge on the Trust's housing property. The loan is repayable by instalments. Repayments during the year were £328 (2024: £288). Due for repayment by instalment after five years £21,346 (2024: £22,145).

12. CHARITY FUNDS

	2025		2024	
Unrestricted funds	£	£	£	£
General fund				
At 1 January 2025		137,154		126,251
Incoming resources	53,997		48,409	
Resources expended	(32,431)		(38,101)	
Investment (losses)/gains	(815)		595	
Movement in funds for the year		20,751		10,903
General fund at 31 December 2025		**157,905**		**137,154**
Designated fund				
Boiler reserve				
At 1 January 2025		8,000		-
Transfer to reserve		-		8,000
Resources expended		(2,628)		-
Boiler reserve at 31 December 2025		**5,372**		**8,000**
Total funds		**163,277**		**145,154**