



Independent Examiner's Report

**Report to the trustees/
members of**

Badingham Community Council (BCC)

**On accounts for the year
ended**

2024-25

**Charity no
(if any)**

274549

Set out on pages

Three to six.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2025.

**Responsibilities and
basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 all 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.

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:

G W Rae

Date:

23/10/2025

Name:

G W Rae

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

N/A

Address:

Ridgeway, Low Street

Badingham

**Woodbridge
IP13 8JS**

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).

Give here details of any items that the examiner wishes to disclose.

No Disclosures

Examiner's Notes for the BCC Executive Committee

Background

The Examiner has followed the Charity Commission's guidance for Independent Examiners.

The BCC accounts are kept on the simpler receipts and payments basis, i.e., not on the accrual basis, and the Charity's gross income is < £25,000. Its governing document requires 'audit' but is of an age where Charity Commission guidance allows it to interpret that as meaning either audit or independent examination. No independent scrutiny is required, but for reasons of prudence, the BCC Executive Committee has opted for an independent examination to be carried out. I could not compare an Annual Report to the accounts as it was not yet available. Such a Report is expected. Income and expenditure figures are recorded on the Charity Commission's form CC16a to ensure correctness, although the form is not submitted, the BCC's income being below the threshold.

I had been asked if I was willing to assist the BCC again for the year ending 30th September 2025 and carry out the independent review. The appointment was proposed and agreed by the BCC at a formal meeting. I believe I am suitable to assist with the task as prior to moving to Badingham, 2011, I was Vice Chair of Parham Parish Council. I am in a Professional capacity an External Assessor for the United Kingdom Accreditation Service. (UKAS accredits Certification Bodies to ISO 17021:2015 to certificate Companies to ISO 9001:2015 Quality management Systems) Apart from being a resident of Badingham, I have no financial or personal relationship with anyone on the BCC, neither now, nor in the past.

The Treasurer Bill Dicks supplied me with full electronic and paper accounting records for the period covering 2024/2025. The accounts are for a 1-year period, ending the 30th September 2025.

The year 2024/2025 account was prepared by the Treasurer using a computer system. Given that this system is based on a spreadsheet, I satisfied myself that it contained required reconciliation between books and bank, check totals and locked fields. The records sampled have also been verified and found to be consistent.

There have been two changes to the record keeping, which are an improvement:

- An asset and liabilities register has been created and improved this year.
- A separate book for inter-bank transfers and asset movements has been created.

An improved register of the Echo Advertisers, a dedicated person to manage the process and a more consistent invoicing system are also now in place (after a slight gap in the year) which has led to improved collections. This was administered by another member of the BCC.

There are two sets of resource accounts, the NEW and STE accounts.

NEW Account 2024/2025

Receipts

A transaction of £475 was reviewed. This transaction was for the Christmas Meal held at the village hall. The tickets were £25 each.

- C Cracknell x 3 = £75
- S Russel x 1 = £25
- P Skevington x 1 = £25
- Chris and Linda x 2 = £50
- T & J Kelk x 2 = £50

Total = £225

A sum of £125 was received in cash for dining and a sum of £125 was received in cash raised by the Raffle. These sums were duly recorded. And the treasurer accepted the sum and wrote out a cheque as it is difficult to pay cash into the almost non-existent banking for the area. This was duly recorded.

The transactions were verified by the paying in book and bank statement.

Payments

The sum of £225.00 was paid to R Johnston on the 8th September 2025 from the New Account (R Johnston had to pay the fee for the hire of inflatables at the fete. A cheque (100289) being issued, to reimburse R Johnston.

Note: The Account and Bank Reconciliation and verified and initialled receipts, paying in book stubs and payments via cheque book stubs, and checked against the bank statement entries.

STE Account 2024/2025

Receipts

Payment received of £30 on the 2nd July 2025, for an entry in the Echo, from A. Nobbs. Verified as being banked.

Payments

A cheque was issued for £94.60 on the 9th December 2024 (cheque number 100170) to J Collins for paper for the Badingham Echo.

Note: Payments via cheque book stub, including verifying the bank statement entries for the above details were verified and initialled by myself.

Independent Examiner's Role

An independent examiner of a small charity's accounts in the UK must primarily check that the accounts align with the charity's underlying financial records and comply with relevant regulations, such as the Charities Act and the applicable Statement of Recommended Practice (SORP). The Charity Commission provides specific guidance that sets out the scope of the examination, which is a less rigorous form of scrutiny than a full audit.

The examiner's role is to provide "negative assurance"—confirming that nothing significant came to their attention that would suggest the accounts are materially misstated.

Examiners Comments: I confirm that nothing significant came to my attention that would suggest the accounts are materially misstated.

Key checks by the independent examiner

Verification of records and transactions

- **Reconciliation:** Verify that bank statements and reconciliations match the accounting records. **Examiners Comments:** I have Verified that bank statements and reconciliations match the accounting records.
- **Supporting evidence:** Sample transactions to ensure that income and expenditure entries have the appropriate supporting documentation, such as invoices, receipts, and grant confirmations. **Examiners Comments:** I have sampled that bank statements and reconciliations and confirm that they match the accounting records. Where records have been sampled, they have been initialled by the Examiner
- **Opening and closing balances:** Confirm that the opening balances correctly reflect the closing balances from the previous year. **Examiners Comments:** I have verified the opening and closing balances using the bank statements and can confirm that they match the accounting records. Where records have been sampled, they have been initialled by the Examiner
- **Materiality:** Consider whether any unusual items or disclosures are significant in their size or nature to warrant further explanation. **Examiners Comments:** There is a fund and liability recorded for a larger grant of up to £4000 for the Badingham Bowls Club; this was approved by the Trustees in accordance with the Charity's Grant making Policy and the decision making panel excluded those trustees with a conflict of interest

Compliance with charity rules

- **Governing document:** Review the charity's constitution, trust deed, or other governing document to ensure that all transactions and expenditures are consistent with its rules and objects. **Examiners Comments:** Transactions and expenditures were consistent, but I suggest that the Constitution is reviewed, to make authorities and meeting procedures clearer.

- **Restricted funds:** Confirm that restricted funds have been spent in line with their specific restrictions. Failure to do so is a common issue. **Examiners Comments:** There are only 3 restricted funds and there was no expenditure from them that would have needed to comply with the restrictions.
- **Accounting basis:** Check that the charity is using the correct accounting method (Receipts and Payments or Accruals) based on its income level. For example, if a charity's income is under £250,000 and is not a charitable company, it can opt for the simpler Receipts and Payments basis. **Examiners Comments:** I can confirm that the BCC opted for the simpler Receipts and Payments basis.
- **Going concern:** Review the trustees' assessment of the charity's ability to continue as a going concern. **Examiners Comments:** The trustees are aware that they are limited in capacity on what they can do, and expect to continue operating within their limitations.

Scrutiny of the accounts and trustees' report

- **Annual report:** Read the trustees' annual report alongside the accounts to ensure consistency and compliance. Common issues include a missing or incomplete report or failure to include a reserves policy. **Examiners Comments:** No Annual report so far this year - suggest the charity resumes presenting an annual report in a suitable format.
- **Form and content:** Check that the accounts (including the Statement of Financial Activities, Balance Sheet, and notes) are completed correctly and consistently. **Examiners Comments:** Not Accrual accounts, but the accounts are in a suitable form for receipts and payments accounts.
- **Reserves policy:** For accruals accounts, the independent examiner should confirm that the trustees have documented their policy for holding reserves and provided a rationale. **Examiners Comments:** The BCC has a Reserves Policy. The Examiner would recommend that it is reviewed on a regular basis.
- **Related party transactions:** Scrutinise transactions involving related parties (such as trustees or their relatives), as inadequate reporting of these is a common failing. **Examiners Comments:** No trustee related transaction issues. Any payments required are documented and of a straight forward nature.

Legal and regulatory duties

- **Eligibility:** Confirm that the charity is eligible for an independent examination, rather than a full statutory audit. **Examiners Comments:** I can confirm that the BCC is not a company, the income is small and is eligible for an independent examination.
- **Report to the Charity Commission:** Consider whether any serious concerns, known as "matters of material significance," need to be reported directly to the regulator. This includes issues like fraud, money laundering, or significant misuse of funds. **Examiners Comments:** I can confirm no visible misuse of funds, fraud or money laundering has been identified.
- **Communication:** Discuss any identified issues with the charity's trustees to ensure accuracy and compliance before finalising the report. **Examiners Comments:** I can confirm no visible issues have been identified.

Summary

The books for both accounts in the accounting the year 2024/2025 are very straightforward and usually for relatively small sums.

On previous occasions some transactions have taken place without an invoice, receipt, or a voucher on file, this has stopped, partly due to the new process for managing Echo advertising and pro formas being created when necessary by the Treasurer. To ensure financial control it is good that the issue of orders and managing the advertisers in the Echo, is now administered by another member of the BCC.

The Treasurer has explained how he is keeping the books on spreadsheets electronically, but keeps invoices, receipts, or other vouchers on paper. I have verified the electronic accounts and conclude that they enable better accounting practices. Overall, the accounts have improved dramatically, and are easily read, and transparent. The Treasurer has done a very good job of the accounting and presentation of the accounts.

No further actions required.

Recommendations

I recommend not to be complacent and continue the practice of when money is received, that a receipt is issued (whether on a form, handwritten note, or a voucher) and whoever raises it, copies the Treasurer into the transaction (transactions sampled had this in place) this includes adverts for the magazine and cash from events or donations.

Where possible (even when an electronic transfer is made) when making a payment there should be an invoice, receipt, or other voucher. Considering concerns with many financial institutions such as Banks, relating to money laundering (I make no aspersions to this being the case with these accounts) it is prudent to have a transparent and traceable audit trail for monies received and paid out.

The BCC has not yet produced an Annual Report for the year ending 30th September 2025; I would recommend that this report is reinstated and available in time for the Independent Inspection in future years.

-- END --