

## Stapleford Feoffee charity, 1885 - 1985

The Stapleford Feoffee charity exists to support St Andrew's church and to help people in need in Stapleford. I am grateful to the trustees for the opportunity to study their records. They reveal fascinating insights into social change.

It was established in 1885 by merging a number of small local charities, the oldest of which dated back to the sixteenth century. The new charity was required to distribute 60% of its net income to the church and 40% to relieving hardship. This was in line with the purposes for which the previous charities had been founded. Its income came from rents on two assets: a pair of semi-detached cottages at 12 and 14 Church Street, and 16½ acres of agricultural land. This is still known as the Feoffees' Field: as you go up Haverhill Road, it's the last field on the right before you reach what is now the Magog Down land.

1885 was a transitional year. The trustees of the new charity were busy putting in place new tenancy agreements and chasing up rent arrears (as an incentive, the clerk was allowed ten per cent on any arrears he collected). They also secured a useful top-up to the agricultural rents by leasing the shooting over their land separately to the Duke of Leeds, owner of the Wandlebury estate.

Once the rents were coming in regularly, income was generally about £30 per year. After deduction of expenses, about £12 was available for St Andrew's, and £8 for supporting the poor. The support was provided mainly by an annual distribution of coal.

How did the trustees decide who should receive a coal allocation? In their minute-book there are references to widows and labourers or cottagers as the intended beneficiaries. Excluded are publicans and railwaymen: presumably the latter were expected to have access to coal through their work. The charity looked to the vicar and church-wardens, who were trustees ex officio, to maintain a list of residents who met the criteria. Assuming all the money available for the poor was distributed as coal, about 90 households would have benefited each year. In 1904, when this number was recorded, 80 households received coal. The 1901 census recorded 117 houses in Stapleford. The trustees seem to have worked on the principle that any household headed by a labourer – the vast majority – was in need of help. The usual allocation was 2 hundredweight (one tenth of a ton) per household.

There are occasional references to cash support in cases of need, but this was not the regular policy. The most common reason for providing money was to help sick residents who could not afford the costs of nursing. On one occasion £1 was provided to help get a resident admitted to the Colchester Asylum for the feeble-minded (as it is named in the minutes). In 1890, however, a different approach was tried. Led by the vicar, the trustees identified 25 widows and 11 sick and needy residents to receive 4 shillings each in cash, and a further 48 poor residents each to receive 1 shilling. But in the following year the support was again given in the form of coal, with cash to just five deserving individuals; the minutes record the vicar's comment that this was the most satisfactory way of proceeding.

In the following decade, the trustees started providing funds to two local ventures that helped residents in need. In 1906, £4 from the sum available for the poor was given as a contribution to the Great Shelford and Stapleford Nurse Fund in support of a district

nursing service. This continued annually, and from 1909 a £2 contribution was given similarly to the Stapleford Coal and Clothing Club. An offsetting reduction was made to the coal distribution, by restricting eligibility to poor widows and others in receipt of parish relief. The result was that coal was distributed to only 20 people in 1912. By 1930 the distribution was defined as supporting “widows and the deserving poor”, of whom just 13 were identified.

After many years when income was stable at around £30, in the 1920s the trustees started pursuing systematic rent increases, pushing income up to around £40 per year. On the other hand, maintenance of the two cottages was becoming an increasing cost. There had been little investment in them since 1885. In 1934 repairs were undertaken costing £15/4/3, while rent from the two cottages combined was only £13. The trustees also decided to embark on a thorough renovation.

The work was completed in 1936 at a final cost of just under £510. Income that year was only £33: one of the agricultural tenants was in arrears. The trustees secured a local authority grant of £200 towards the cottage renovations, and took out a bank loan for the rest. Loan repayments over the following 20 years became a serious drain on the charity’s resources. The first casualty was the annual £2 contribution to the Stapleford Coal and Clothing Club, which was halved in 1937 then discontinued altogether.

1938 saw a financial crisis. The rent for the two cottages had been doubled to £26, lifting total income to almost £50, but the loan charges were £33/7/8, leaving very little for charitable purposes. The contribution to the Nurse Fund was stopped. The only benefit for the poor of Stapleford was a distribution of coal to 12 residents, at a cost of £4/1/0.

The position improved a little in the following year, when it was discovered that the bank had overcharged. A £4 contribution was again given to the Nurse Fund and the coal distribution was maintained. But the loan charges remained the biggest call on the trustees’ budget, and in the following years grants to the Nurse Fund were lower.

The trustees decided not to make the usual coal distribution in the winter of 1946/7. Instead 13 residents each received 15 shillings in cash. This was a response to coal rationing. The trustees reasoned that the distribution did not in practice enable beneficiaries to obtain additional coal, but merely saved them part of the cost of buying their annual ration: as the coal distribution was thus already tantamount to cash, giving cash would be more straightforward. There was no discussion of resuming a coal distribution once rationing ended. The cash distribution was made in the same way as for the coal, once a year in mid-winter to a list of residents known to the trustees.

In 1948, as the National Health Service was being established, the trustees decided to end payments to the Great Shelford and Stapleford Nurse Fund. With the coal distribution already replaced by cash, this marked the end of the trustees’ long-standing policy that their charitable support to Stapleford residents should be provided in kind.

By the end of the 1940s, income averaged close to £55 a year. The loan repayments and other expenses usually absorbed about £30, leaving about £15 for St Andrew’s and £10 for the charitable distributions. Through the 1950s further rent increases slightly boosted the sums available for the church and the poor. However, this precarious balance was easily upset as the cottages started to require more maintenance again. In

1951, for example, £27/10/8 had to be spent on them, and the trustees were left with just £2/15/10 for the church and £1/17/2 for the poor. They decided to anticipate some of the following year's income to maintain a cash distribution of 12 shillings and sixpence to 13 residents. In 1955 maintenance costs of £52/5/9 combined with the loan repayments exceeded the trustees' income of just under £65, so there was nothing for either the church or the poor.

The financial position improved once the final loan repayment was made in 1957. However, there continued to be years in which the costs of maintaining the cottages left little or nothing for the feoffees' charitable purposes.

The trustees had the cottages connected to the mains electricity supply in 1960, and in 1962 to mains sewers. However necessary and overdue these improvements were, the costs again reduced what could be given to the church or the poor. In 1964 the trustees distributed just £5 in cash support to 4 residents from their list. The following year £40 was given to 14 residents. Such variations continued throughout the 1960s and 1970s. From the point of view of residents in financial need, the charity must have appeared a distinctly unpredictable and unreliable source of help.

In 1980 the trustees started to explore the possibility of selling assets. At the time of the original foundations, giving land and property was a good way to set up a charity with the resources to be effective. But economic conditions had changed, and the cottages in particular had become a liability. The trustees saw it as part of their charitable mission to provide affordable accommodation for two poor households. But maintenance of the cottages was absorbing so much of their resources that their wider charitable purposes around the village were regularly compromised. If the cottages were sold, the proceeds could be invested to yield a larger and more reliable charitable income.

The trustees' first thought was to sell only the gardens of the cottages, to get around the problem that the tenants were neglecting them. But it quickly became clear that total redevelopment of the site would be more realistic. Working with a local housing association, they drew up plans to replace the cottages with several units suitable for low-income tenants. However, the housing association was unable to match the open-market price of the site, and charity law did not allow the trustees to sell their asset for less than best value. In 1984 the whole site was put on the market, and in 1985 it was sold to a local builder for commercial redevelopment. Private houses now stand where the two charity cottages were.

The sale proceeds (just over £68,000) were prudently invested. With the new income, and with no liabilities now relating to the cottages, the charity's financial position was transformed. In 1986 £5,133.44 was available for distribution to St Andrew's and to cases of hardship. This compared to £780 distributed in 1984, and nothing in 1981.

Also in 1985, the trustees negotiated a new Scheme for the charity with the Charity Commission. This broadened the representativeness of the trustee group: for the first time the Parish Council could nominate members. The trustees took particular care to ensure that the updated rules would enable them to respond to all forms of hardship among Stapleford residents.

Thus revitalised, the charity embarked on a new stage of its existence. The trustees took steps to publicise the availability of help to residents. While annual payments to a list of

individuals continued, the trustees also responded flexibly to a wider range of needs and hardships, for example helping with heating improvements and building adaptations and contributing to education costs. This established a pattern of activity which continues to this day.

For most of the century reviewed here, the charity was run exclusively by men. In 1975 for the first time a woman joined the trustees, a consequence of her appointment as a church-warden. 1986 was when the trustees first recruited a woman by co-option, and the Parish Council nominated a female trustee that year too. Both continue to serve the charity in 2012, as chair and clerk respectively.

A recurring theme throughout was the difficulty of finding reliable tenants. Sometimes one of the trustees would take on the agricultural land, so that the charity was not left with a rent shortfall. In the early decades of the twentieth century the trustees let some of the land as allotments, though dealing with several small tenancies must have added to their difficulties. Sometimes tenants fell behind with the rent, and the trustees had to take legal action and even proceed to eviction. On the other hand the cottage tenants seem generally to have been remarkably tolerant of sub-standard accommodation.

Almost equally difficult, particularly in the first three decades, was finding enough trustees. The minute-book records a number of meetings which had to be abandoned for lack of a quorum. Some years there was no meeting of the trustees, though the accounts show that the rents were collected and the available income distributed to as usual. This is a reminder that the minutes record only a part of the daily work of the charity. What enabled it to provide benefits for Stapleford was the tireless diligence and energy of the trustees, and especially of a succession of people who took on the difficult and often thankless role of clerk and treasurer.

Finally, a theme that is not mentioned: war. The accounts include a couple of references to a war damage contribution that was payable with the rates during the second world war. Otherwise one would not detect that Britain was involved in a series of conflicts over this period. There is no sign in their formal records that the trustees adjusted their policies and practices to respond to the miseries of war-time. It would be easy to see in this an indication of the irrelevance of the Feoffees' Charity, continuing to dole out small quantities of coal to a dozen households while Stapleford families struggled with the impact of war. Or perhaps, in the face of community-wide suffering, stability and continuity in social systems are not without value.

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