LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales · Charity number 1155672

Details

Other names	LEGACY EAST ALMSHOUSE CHARITY, LEAP
Status	Registered
Legal form	CIO
Registered	2014-02-06
Register	View on the Charity Commission register

Contact

Address	18 Newbridge Hill West Bergholt Colchester CO6 3ER
Phone	07803908686
Email	clerk@leapalmshouses.co.uk
Website	www.leapalmshouses.co.uk

Activities

Objects: 1) TO ACQUIRE, MANAGE, MAINTAIN AND DEVELOP ALMSHOUSES AND OTHER CHARITABLE TRUST PROPERTY FOR THE BENEFIT OF PEOPLE IN NEED OF HOUSING;2) SUCH OTHER PURPOSES AT THE TRUSTEES' ABSOLUTE DISCRETION WHICH MAY BE CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES.IN FURTHERANCE OF THESE PURPOSES, THE CIO MAY TAKE OVER AND MANAGE ESTABLISHED PERMANENT ENDOWMENTS IN ACCORDANCE WITH THE ORIGINAL OBJECTS OF THE TRUSTS RELATING TO EACH PERMANENT ENDOWMENT.

Activities: Management of almshouse charities, management of almshouses and engagment in the provision of new almshouses for people in need of housing. At the present time, the areas in which we can operate are Essex, Suffolk and Norfolk.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, People With Disabilities

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Geography

- Essex
- Hertfordshire
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£688,321	£430,342	£14,675,763	0
2023-12-31	£450,450	£222,820	-	-
2022-12-31	£401,769	£179,928	-	-
2021-12-31	£351,251	£251,128	-	-
2020-12-31	£301,216	£226,535	-	-

Trustees

Name	Role	Appointed
Adam Edwards		2025-04-08
Christopher Andrews		2025-04-08
DIANA Elizabeth HOY		2025-04-08
IAN DUDLEY		2025-04-08
Kevin Dale		2025-04-08
MARK WESTALL		2025-04-08
Manda O'Connell		2025-04-08
Peter Martin Hill		2025-04-08
Robert Neve		2025-04-08

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Linked charities

- BRIGHTLINGSEA SANTIAGO ALMSHOUSE (1155672-1)
- SPROWSTON WAR MEMORIAL TRUST (1155672-10)
- JOHN GILDERS & MASKELL ALMSHOUSES CHARITY (1155672-11)
- SPRINGFIELD GREEN ALMSHOUSES (1155672-12)
- CHARITY OF JANET DOWSETT (1155672-13)
- WRITTLE ALMSHOUSE CHARITY (1155672-14)
- THE ERNEST ELIJAH EVERITT TRUST (1155672-15)
- MARY DAINS COTTAGES (1155672-16)
- COPLAND ALMSHOUSE CHARITY (1155672-17)
- SIR WILLIAM PETRE'S ALMSHOUSES AND CHAPEL (1155672-18)
- THE (CHELMSFORD) UNITED CHARITIES (1155672-19)
- CHELMSFORD ALMSHOUSE CHARITY (1155672-2)
- ALMSHOUSES IN CHURCH STREET (1155672-20)
- DAME ALICE ROWE (1155672-21)
- SARAH NASH (1155672-22)
- MATTHEW JOYCE (1155672-23)
- WILLIAM DAVEY AND OTHERS (1155672-24)
- THOMAS MILDMAY FOR ALMSPEOPLE AND THE POOR (1155672-25)
- QUEEN ELISABETH'S CHARITY (1155672-26)
- BADDOW ROAD ALMSHOUSE CHARITY (1155672-27)
- WILLIAM WILLIAMS (1155672-28)
- SARAH ANNIE BOND (1155672-29)
- DR WEST MEMORIAL HOME (1155672-3)
- SARAH ELIZA HURRELL LIVERMORE (1155672-30)
- THE FULLER ALMSHOUSES (1155672-31)
- HODDESDON COTTAGE HOMES FOR THE AGED POOR (1155672-4)
- PRISCILLA MANSERS FUND (1155672-5)
- ELIZABETH WARNER COTTAGE (1155672-6)
- MISS RUTLAND'S ALMSHOUSES (1155672-7)
- NETHANIAH HOME (1155672-8)
- LOUGHTON ALMSHOUSE CHARITY (1155672-9)

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LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales - Charity number 1155672

Accounts

CHARITY REGISTRATION NUMBER 1155672

LEGACY EAST ALMSHOUSE PARTNERSHIP

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2024

LEGACY EAST ALMSHOUSE PARTNERSHIP

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FOR THE YEAR ENDED 31 DECEMBER 2024

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The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements on pages 15, 16 and 17 and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

INTRODUCTION

Legacy East Almshouse Partnership (LEAP) was established in 2014 as a Charitable Incorporated Organisation and in 2015 took on the management of six almshouse charities from Genesis Housing Association Ltd as the corporate trustee of each of them, these were Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, and Sprowston War Memorial Trust, between them these charities own nineteen properties.

Since then, LEAP has become the corporate trustee of a further eleven almshouse charities, including four from Colne Housing Society, giving a total of seventeen charities and seventy four properties:

- On 31st December 2017, LEAP became the corporate trustee of the John Gilders & Maskell Almshouses Charity in Clacton with four properties, two of which were in need of substantial repair and refurbishment.
- On 15th April 2018, LEAP became the corporate trustee of Springfield Green Almshouses in Chelmsford which has two bungalows built in 1878.
- On 1st July 2018 LEAP took over the corporate trusteeship from Colne Housing Society Ltd of the following four charities:
  - Copland Almshouse Charity (reg no. 226757) with four properties in Chelmsford.
  - Writtle Almshouse Charity (reg no. 276582) with three properties.
  - Chelmsford Almshouse Charity (reg no. 210698) with six flats.
  - Brightlingsea Santiago Almshouse Charity (reg no. 218050) with four bungalows and four flats.
- On 29th July 2020 LEAP took over the corporate trusteeship of Ernest Elijah Everitt Trust (reg no. 232586) with four properties in Southend.
- On 1st September 2020 LEAP took over the corporate trusteeship of Mary Dains Charity (reg no. 234313) with six properties in Trimley St Mary, near Felixstowe in Suffolk.
- On 31st December 2021 LEAP took over corporate trusteeship of The Fuller Almshouse Charity (reg no. 213703) with no properties but a considerable fund to provide new almshouses in the Stansted Mountfitchet area.
- On 1st July 2022 LEAP took over the corporate trusteeship of Sir William Petre's Almshouses and Chapel (reg no. 242954) with twelve properties and its own chapel in Ingatestone to allow the previous trustees to retire including Lord Petre, a former Lord Lieutenant of Essex and a descendant of Sir William Petre. This almshouse charity was established in 1557. The Almshouses were originally built at a different site and were rebuilt in their current location in 1840.
- On 2nd October 2023 LEAP took on the management of The (Chelmsford) United Charities (reg no. 207552) with six properties on Moulsham Street Chelmsford. The Mildmay Almshouses were founded by Thos Mildmay in 1545, rebuilt by William Mildmay in 1758. They are Grade II Listed.

All the above charities have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020, with the Copland Almshouse Charity being linked with effect from 1 January 2022, these are aggregated together in these financial statements as restricted funds. The Fuller Almshouse Charity, Sir William Petre's Almshouses and Chapel and the Chelmsford United Charities were linked in 2024.

The charities of Priscilla Mansers Fund (registration number 1155672-5), Elizabeth Warners Cottage (registration number 1155672-6) and the Charity of Janet Dowsett (registration number 1155672-13 are linked to Legacy East Almshouse Partnership. The charities of Priscilla Mansers Fund and Elizabeth Warners Cottage are dormant and have no funds or reserves. The Charity of Janet Dowsett was removed from the Charity Commission register on 22 August 1995.

The charities of Almshouses in Church Street (registration number 1155672-20), Baddow Road Almshouse Charity (registration number 1155672-27), Dame Alice Rowe (registration number 1155672-21), Matthew Joyce (registration number 1155672-23), Queen Elisabeth's Charity (registration number 1155672-26), Sarah Annie Bond (registration number 1155672-29), Sarah Eliza Hurrell Livermore (registration number 1155672-30), Sarah Nash (registration number 1155672-22), Thomas Mildmay for Almspeople and the Poor (registration number 1155672-25), William Davey and Others (registration number 1155672-24) and William Williams (registration number 1155672-28) are also linked to Legacy East Almshouse Partnership, these charities are all dormant and have no funds and reserves, these being transferred to The (Chelmsford) United Charities when it was formed on 13 November 1953.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the Charity are:

1. To acquire, manage, maintain and develop almshouses and other charitable Trust property for the benefit of people in need of housing;
2. Such other purposes at the trustees' absolute discretion which may be charitable according to the law of England and Wales.

In furtherance of these purposes, the Charity may take over and manage established Permanent Endowment in accordance with the original objects of the Trusts relating to each Permanent Endowment.

Application of Income

The income and property of the Charity must be applied solely towards the promotion of the Charity's objects.

Significant activities

During the year ended 31 December 2024 the Charity managed seventeen almshouse charities in the area of Essex, Suffolk, Norfolk and Hertfordshire, fourteen of which are linked to this Charity as of 2025, to provide accommodation to seventy four people in need of housing.

Public benefit

These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

LINKED CHARITIES

Legacy East Almshouse Partnership encompasses a number of linked charities that share this Trustees' Report and single set of aggregated financial statements. The linked charities share the same charity number as Legacy East Almshouse Partnership and have the same Trustees.

The active linked charities, their objectives and governing document are as follows:

Brightlingsea Santiago Almshouse Charity – charity number 1155672-1

The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1998 as amended by a further Scheme dated 4 October 2006.

The object of the Charity is the provision and maintenance of eight almshouse properties for beneficiaries in Brightlingsea, Essex

The beneficial groups that the Charity aims to assist, under the terms of the Charity Scheme, are as follows:

1. The residents of six of the almshouses shall be poor people resident in the Parish of Brightlingsea who either;
    a. have learning disabilities, or
    b. are elderly.
2. The residents of two of the almshouses shall be poor women who (except in special cases to be approved by the Charity Commission) are resident in the Parish of Brightlingsea, with preference for widows of seamen. If on occurrence of a vacancy in either of the said two almshouses there is no such applicant the vacancy may be filled by a person described in the first beneficial class.

Chelmsford Almshouse Charity – charity number 1155672-2

The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 19 September 1974 as amended by further Schemes dated 18 October 1994 and 25 November 2008.

The object of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Chelmsford, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are residents who shall (except in special cases to be approved by the Charity Commission) be poor persons in the following order of priority:

1. persons who attend or until prevented by infirmity or illness attended either;
    a. Christ Church United Reformed Church, New London Road, Chelmsford, or
    b. any non-conformist church or chapel in Chelmsford.
2. inhabitants of Chelmsford.

LINKED CHARITIES - continued

Copland Almshouse Charity – charity number 1155672-17
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1979 as varied by a with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of four almshouse properties in Broomfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who (except in special cases to be approved by the Charity Commission) are resident in the area of the Parish of Broomfield at the time of appointment.

Dr West Memorial Home – charity number 1155672-3
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 9 August 1976.

The object of the Charity is the provision and maintenance of one almshouse property for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon who the Trustees shall consider to be the most deserving objects of the Charity, such residents may be of either sex but with a preference for a married couple.

Hoddesdon Cottages for the Aged Poor – charity number 1155672-4
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 27 April 1971 with a further Scheme amendment dated 30 April 1996.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon, such residents may be of either sex but with a preference for married couples.

John Gilders & Maskell Almshouses Charity – charity number 1155672-11
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 26 February 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Clacton, Essex.

The beneficial group the Charity aims to assist under the terms of the Charity Scheme are poor persons of good character who have been resident in the former urban district of Clacton, Essex for a period of not less than two years preceding the time of their appointment. Preference shall be given to persons who have been resident in the former parish of Great Clacton.

Loughton Almshouse Charity – charity number 1155672-9
The Charity is governed in accordance with a Scheme sealed by the Charity Commission dated 14 October 1981.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Loughton, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who are inhabitants of the ancient parish of Loughton, Essex.

Mary Dains Cottages – charity number 1155672-16
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 23 January 1961 with a further Scheme amendment dated 22 March 1989.

The objects of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Trimley St Mary, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons of good character resident in the area of benefit with a preference for:

(a) persons qualified as above and belonging to a non-conformist denomination;
(b) persons who are resident in the parishes of Falkenham, Kirton, Trimley St. Martin and Trimley St. Mary.

LINKED CHARITIES - continued

Miss Rutland's Almshouse Charity – charity number 1155672-7
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 17 January 1979 with a further Scheme amendment dated 10 December 1996.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hempstead, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons who are poor, invalid or infirm and are resident in the parish of Hempstead, Essex. If there is no suitably qualified applicant, a person resident in an adjoining parish who is otherwise duly qualified may be considered.

Nethaniah Home – charity number 1155672-8
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 6 March 1953 with a further Scheme amendments dated 17 June 1960, 11 July 1977 and 28 July 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Ipswich, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are deserving persons of either sex from Ipswich and being also either aged persons or persons completely and permanently physically disabled. Two beneficiaries shall be parishioners and communicants at the Parish Church of the Ecclesiastical Parish called the United Parish of St Mary Stoke with St Peter and St Mary Quay, Ipswich and shall be nominated by the Rector of the said ecclesiastical parish. The remaining beneficiaries shall be persons of any denomination but preference shall be given to members of the Church or Congregation of the Stoke Green Baptist Chapel at Ipswich.

Sir Wiliam Petre's Almshouses and Chapel – charity number 1155672-18
The Charity is governed in accordance with statutory instrument 1977 no. 456 9th March 1977 (scheme) - 16th December 1976 and order dated 25 October 2006.

The object of the Charity is the provision of almshouses for poor persons of the Roman Catholic faith who are not less than 50 years of age at the time of appointment.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme are people over 50, in need of housing, and of Roman Catholic faith.

Springfield Green Almshouses – charity number 1155672-12
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 22 October 1976 with a further Scheme amendment dated 19 July 2018.

The objects of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Springfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor widows or spinsters of good character who are not less than 55 years of age being members of any Protestant denomination and who are born in the area of the Ecclesiastical Parish of All Saints, Springfield as constituted on the 19 February 1916 or (except in special cases to be approved by the Charity Commission) have resided in the said area for not less than six months next preceding the time of appointment with preference given to persons qualified as aforesaid who are members of the Church of England.

Sprowston War Memorial Trust – charity number 1155672-10
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 21 July 1986 with a further Scheme amendment dated 12 March 1996.

The object of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Sprowston, Norfolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, except under special circumstances to be approved by the Charity Commission, shall be residents who qualify in the following classes and in the following order of priority:

- Aged relatives of men who were resident in the Ecclesiastical Parish of St Mary and St Margaret with St Cuthbert, Sprowston and were killed or died while serving in the armed forces during the Great War of 1914 to 1918;
- Men resident in the said Ecclesiastical Parish who served in the armed forces during the said war;
- Poor persons resident in the said Ecclesiastical Parish;
- Poor persons resident in the Diocese of Norwich, Norfolk.

LINKED CHARITIES - continued

The (Chelmsford) United Charities – charity number 1155672-19
The Charity is governed by a scheme dated 13 Nov 1953 as amended by scheme dated 15 March 1999 as amended on 24 Nov 2011 as amended by resolution dated 02 Sep 2016 as amended by resolution dated 30 Sep 2023.

The object of the Charity is the maintenance and improvement of the almshouse for the benefit of the almspeople and the poor of Chelmsford.

The Ernest Elijah Everitt Trust – charity number 1155672-15
The Charity is governed in accordance with a conveyance dated 9 December 1957.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Southend, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged and needy persons connected with the Union of Evangelical Churches or other Free Church body residing in the county borough of Southend-on-Sea.

The Fuller Almshouses – charity number 1155672-31

The Charity is governed in accordance with a Scheme of the Charity Commissioners dated 20 March 1991 as amended by scheme dated 25 May 1999 as amended by scheme of 4 October 2006.

The object of the Charity is provision of almshouses for women in need aged 60 or over. If there are no suitable qualified women then poor men of not less than 60 years of age may be residents.

The beneficial group are older women of Stansted Mountfitchet.

Writtle Almshouse Charity – charity number 1155672-14
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 14 January 1977 with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of three almshouse properties for beneficiaries in Writtle, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are persons in need who (except in special cases to be approved by the Charity Commission) are resident in the area of the Ancient Parish of Writtle at the time of appointment.

ACHIEVEMENT AND PERFORMANCE

The Trustee Body: A full meeting of trustees was held four times in 2024 to review and confirm all actions which had taken place in the preceding quarter as well as to consider and decide on future strategy and actions. These meetings were all held in person at a village hall in Copford, near Colchester.

Policies were kept under constant review including that of delegated authorities to the Clerk and to the four members of the Property sub-committee to ensure the efficient running of all the seventeen charities under LEAP, involving seventy four properties.

One new Trustee was appointed.

Throughout the year there was almost daily contact between the Chairman and the Clerk by email, and often involving other trustees as a means of ensuring that decisions are made in a timely and prompt manner.

Almshouse Residents
One new resident was appointed to The Ernest Elijah Everitt Trust at 3 Colchester Road, one new resident was appointed to John Gilders and Maskell Almshouses Charity at 217 Coppins Road, one new resident was appointed to Mary Dains Cottages at 100 Main Road, one new resident was appointed to Brightlingsea Santiago Almshouse Charity at 8 Santiago Cottages, one new resident was appointed to Brightlingsea Santiago Almshouse Charity at 2 Santiago Cottages to live with her partner who was already in situ and one new resident was appointed to Sprowston War Memorial Trust at 104 North Walsham Road.

Repayment plans were put in place for five residents who had got behind with their weekly Maintenance Contributions (the equivalent of rent) caused by the Covid pandemic. These arrears will be paid off gradually over time.

ACHIEVEMENT AND PERFORMANCE - continued

Almshouse Properties
In addition to routine property management and maintenance issues which arose during the year, the trustees initiated and managed several projects including:

- Major refurbishments were carried out at 4 Miss Rutland Almshouses, Hempstead and 104 North Walsham Road, Norwich (Sprowston war Memorial Trust).
- Redecoration was carried out at a number of almshouses, being one at Coppins Road (John Gilders and Maskell Almshouses Charity), two at Mary Dains, one at Santiago Almshouses in Brightlingsea, two at Springfield Green, one at Roman House (Chelmsford Almshouse Charity) and one at Colchester Road (The Ernest Elijah Everitt Trust).
- Replacement of guttering at Mary Dains Cottages.

Conclusion: Finally, as Chairman, I should like to record my thanks especially to the Clerk, Clare Heyes, who has once again continued to work hard throughout 2024; to Vice- Chairman, Ian Dudley for his help and support throughout the year, and a big thank you to all of the trustees for their commitment and dedication in managing all seventeen charities and successfully providing seventy four homes to residents.

FINANCIAL REVIEW

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 13 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

FUTURE PLANS

LEAP has established maintenance funds for the proper management of the properties going forward for all of the charities under its management.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

Trustees are investigating the possibility of providing a further almshouse on land owned at the Writtle Almshouse Charity.

Trustees are looking to provide car parking at Copland Almshouse Charity.

The trustees remain keen to see that the funds in the Fullers Almshouse Charity be used in the acquisition of almshouse properties in the Stansted Mountfitchet area. An opportunity has been identified to acquire three new properties which will be built in 2025. We remain in contact with Councillors of the Parish Council about opportunities to use this money for the benefit of residents in that area.

STRUCTURE, GOVERENANCE AND MANAGEMENT

Governing Document
Legacy East Almshouse Partnership is governed in accordance with a constitution dated 11 December 2013.

Methods adopted for recruitment and appointment of Trustees
The Trustees are appointed through co-option by existing Trustees and who need to have experience of managing almshouses and almshouse charities or who can offer expertise of benefit to almshouse charities. As vacancies for Trustees arise applications are sought from potential candidates known to the Trustees and other suitable local people. Applicants are then considered by the Trustees and appointments made by resolution of the Trustees.

Policies and Procedures adopted for the induction and training of Trustees
New Trustees are briefed by the Chairman and the Clerk on the history and activities of the Charity. They are provided with a copy of the Charity Commission publication "The Essential Trustee" detailing their responsibilities and providing guidance on being a Trustee. New Trustees are provided with a copy of the Charity Scheme and the latest accounts.

Organisational Structure of the Charity
Day to day administration of the Charity is carried out by the Clerk who reports to the Trustees. In addition, the Clerk maintains a good working relationship with Melissa Hill, a clerk of another almshouse charity, such that if she needs some help of whatever sort, she has someone she can rely on for that support.

STRUCTURE, GOVERENANCE AND MANAGEMENT - continued

Related Parties
Legacy East Almshouse Partnership acts as corporate trustee for seventeen almshouse charities, these are Brightlingsea Santiago Almshouse Charity, Chelmsford Almshouse Charity, Copland Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, John Gilders Maskell Almshouse Charity, Loughton Almshouse Charity, Mary Dains Cottages, Miss Rutland's Almshouses, Nethaniah Home, Sir William Petre's Almshouses and Chapel, Springfield Green Almshouses, Sprowston War Memorial Trust, The (Chelmsford) United Charities, The Ernest Elijah Everitt Trust, The Fuller Almshouses, and Writtle Almshouse Charity. The Clerk to the Charity is also Clerk to other almshouse charities.

Statement of Major Risks
As an integral part of their management policy the Trustees maintain regular checks on risk factors which may adversely affect the Charity.

Through the employment of professional advisors the Trustees seek to ensure that all of the Charity's management and decision making processes take full account of, and comply with, relevant legislation and regulatory controls.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name
Legacy East Almshouse Partnership

Other Names
LEAP

Charity Registered Number
1155672

Address of Principal Office
Newbridge Hill
West Bergholt
Essex
CO6 3ER

Trustees
The Trustees who served during the year and to the date of this report were:

Peter Hill (Chairman)
Ian Dudley (Vice Chairman)
Christopher Andrews
Diana Hoy
Robert Neve
Manda O'Connell
Adam Edwards
Kevin Dale
Mark Westall (appointed 16 February 2024)

Clerk to the Charity
Mrs Clare Heyes
18 Newbridge Hill
West Bergholt
Essex
CO6 3ER

07803 908686

Auditors
T C Group
Town Wall House
4 Balkerne Hill
Colchester
Essex
CO3 3AD

REFERENCE AND ADMINISTRATIVE DETAILS - continued

Bankers
The Co-operative Bank
Delf House
Southway
Skelmersdale
WN8 6WT

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed.

The Trustees are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity Commissions website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 23rd October 2025 and signed on its behalf by:

Peter Hill – Trustee

Opinion
We have audited the financial statements of Legacy East Almshouse Partnership for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Extent to which the audit was considered capable of detecting irregularities, including fraud
The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the trustees and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102, The Charities Act 2011, UK GAAP Including Charities SORP (FRS 102)) and the relevant tax compliance regulations in the UK;
- We considered the risk of fraud through management override and in response, we incorporated testing of manual journal entries into our audit approach throughout the financial year;
- We considered the risk of fraud through assumptions and judgements used within the accounting estimates and in response, reviewed and scrutinised these estimates in order to detect possible management bias;
- We considered the risk of fraud associated with the preparation of the financial statements and in response, tested the disclosures prepared against relevant supporting documentation.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

TC Group

TC Group
Statutory Auditors
Town Wall House
Balkerne Hill
Colchester
Essex
CO3 3AD

Date: 29.10.2025

TC Group is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

LEGACY EAST ALMSHOUSE PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2024 £	2023 £	Restricted Fund (Linked Charities) 2024 £	2023 £	Total (Combined) 2024 £	2023 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	**1,500**	-	**-**	-	**1,500**	-
Charitable Activities	4	**63,750**	59,925	**492,320**	367,583	**556,070**	427,508
Investment Income	5	**6,654**	4,833	**124,097**	57,044	**130,751**	61,877
Other Income – Fee for Research Project		**-**	630	**-**	-	**-**	630
TOTAL		**71,904**	65,388	**616,417**	424,627	**688,321**	490,015
EXPENDITURE ON:							
Charitable Activities	6	**38,000**	35,539	**392,342**	187,281	**430,342**	222,820
TOTAL		**38,000**	35,539	**392,342**	187,281	**430,342**	222,820
NET		**33,904**	29,849	**224,075**	237,346	**257,979**	267,195
NET GAINS/(LOSSES) ON INVESTMENTS	10	**-**	-	**53,341**	30,162	**53,341**	30,162
NET INCOME		**33,904**	29,849	**277,416**	267,508	**311,320**	297,357
TRANSFERS BETWEEN FUNDS		**-**	-	**-**	-	**-**	-
OTHER RECOGNISED GAINS/(LOSSES)							
Gain on Revaluation of Housing Properties	9	**-**	-	**1,882,954**	702,428	**1,882,954**	702,428
NET MOVEMENT IN FUNDS		**33,904**	29,849	**2,160,370**	969,936	**2,194,274**	999,785
RECONCILIATION OF FUNDS:							
Total Funds Brought Forward		**128,990**	99,141	**9,698,715**	8,728,779	**9,827,705**	8,827,920
Introduce Newly Linked Charity Funds as at 1 January 2024	1	**-**	-	**2,653,784**	-	**2,653,784**	-
Total Funds Carried Forward		**162,894**	128,990	**14,512,869**	9,698,715	**14,675,763**	9,827,705

All incoming resources and resources expended derive from continuing activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

BALANCE SHEET
31 DECEMBER 2024

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2024 £	2023 £	Restricted Fund (Linked Charities) 2024 £	2023 £	Total (Combined) 2024 £	2023 £
FIXED ASSETS							
Tangible Fixed Assets	9	-	-	11,443,756	8,120,348	11,443,756	8,120,348
Investments	10	-	-	1,515,326	1,170,492	1,515,326	1,170,492
Investment Property	11		-	203,560	-	203,560	-
		-	-	13,162,642	9,290,840	13,162,642	9,290,840
CURRENT ASSETS							
Debtors and Prepayments	12	10,076	19,465	203,301	130,032	213,377	149,497
Cash at Bank and in Hand	13	317,565	258,006	1,300,276	439,122	1,617,841	697,128
		327,641	277,471	1,503,577	569,154	1,831,218	846,625
CREDITORS: Amounts falling due with one year	14	164,747	148,481	73,699	68,000	238,446	216,481
NET CURRENT ASSETS		162,894	128,990	1,429,878	501,154	1,592,772	630,144
TOTAL ASSETS LESS CURRENT LIABILITIES		162,894	128,990	14,592,520	9,791,994	14,755,414	9,920,984
CREDITORS: Amounts falling due after more than one year	15	-	-	79,651	93,279	79,651	93,279
NET ASSETS	17	162,894	128,990	14,512,869	9,698,715	14,675,763	9,827,705
CAPITAL AND RESERVES							
Restricted Funds		-	-	14,512,869	9,698,715	14,512,869	9,698,715
Unrestricted Funds		162,894	128,990	-	-	162,894	128,990
		162,894	128,990	14,512,869	9,698,715	14,675,763	9,827,705

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd October 2025 and were signed on its behalf by:

Peter Hill - Trustee

Robert Neve - Trustee

LEGACY EAST ALMSHOUSE PARTNERSHIP

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds (Legacy East Almshouse Partnership)		Restricted Funds (Linked Charities)		Total (Combined)	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES						
Net Movement in Funds	**33,904**	29,849	**2,160,370**	969,936	**2,194,274**	999,785
Gain on Revaluation of Housing Properties	**-**	-	**(1,882,954)**	(702,428)	**(1,882,954)**	(702,428)
(Gains)/Losses on Investments	**-**	-	**(53,341)**	(30,162)	**(53,341)**	(30,162)
Dividends from Investments and Interest	**(6,654)**	(4,833)	**(122,097)**	(57,044)	**(128,751)**	(61,877)
Decrease/(Increase) in Debtors	**9,389**	12,299	**(73,269)**	20,787	**(63,880)**	33,086
(Decrease)/Increase in Creditors (exc. Loans)	**16,266**	8,815	**5,550**	(12,475)	**21,816**	(3,660)
Cash Provided by/(Used) by Operating Activities	**52,905**	46,130	**34,259**	188,614	**87,164**	234,744
CASH FLOW FROM INVESTING ACTIVITIES						
Dividends from Investments and Interest	**6,654**	4,833	**122,097**	57,044	**128,751**	61,877
Purchase of Investments	**-**	-	**(171,551)**	(147,065)	**(171,551)**	(147,065)
Proceeds from Sale of Investments	**-**	-	**52,000**	-	**52,000**	-
Cash Provided by/(Used) by Investing Activities	**6,654**	4,833	**2,546**	(90,021)	**9,200**	(85,188)
CASH FLOW FROM FINANCING ACTIVITIES						
Repayment of Loans	**-**	-	**(13,479)**	(13,441)	**(13,479)**	(13,441)
Cash Used by Financing Activities	**-**	-	**(13,479)**	(13,441)	**(13,479)**	(13,441)
INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	**59,559**	50,963	**23,326**	85,152	**82,885**	136,115
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**258,006**	207,043	**439,122**	353,970	**697,128**	561,013
INTRODUCE LINKED CHARITIES AS AT 1 JANUARY 2024 (NOTE 1)	**-**	-	**837,828**	-	**837,828**	-
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	**317,565**	258,006	**1,300,276**	439,122	**1,617,841**	697,128

The cash and cash equivalents of the Linked Charities are as follows:

	2024	2023
	£	£
Brightlingsea Santiago Almshouse Charity	**82,531**	78,508
Chelmsford Almshouse Charity	**48,168**	26,545
Copland Almshouse Charity	**34,699**	33,008
Dr West Memorial Home	**11,344**	7,899
Hoddesdon Home for the Aged Poor	**5,331**	5,072
John Gilders & Maskell Almshouse Charity	**22,525**	21,427
Loughton Almshouse Charity	**41,966**	39,921
Mary Dains Cottages	**36,391**	34,618
Miss Rutland's Almshouses	**39,677**	37,743
Nethaniah Home	**1,066**	1,015
Sir William Petre's Almshouses and Chapel	**25,897**	-
Springfield Green Almshouses	**25,925**	24,661
Sprowston War Memorial Trust	**1,066**	1,014
The (Chelmsford) United Charities	**-**	-
The Fuller Almshouses	**789,457**	-
The Ernest Elijah Everitt Trust	**94,210**	89,619
Writtle Almshouses	**40,023**	38,072
	1,300,276	439,122

1. INTRODUCTION

Legacy East Almshouse Partnership acts as corporate trustee for seventeen almshouse charities, these are Brightlingsea Almshouse Charity, Chelmsford Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, The Ernest Elijah Everitt Trust, Mary Dains Cottages, Copland Almshouse Charity, Sir William Petre's Almshouses and Chapel, The (Chelmsford) United Charities and The Fuller Almshouses.

The first fourteen of the above charities were linked to Legacy East Almshouse Partnership under a uniting direction effect from 1 January 2020. Copland Almshouse Charity was linked with effect from 1 January 2022. Sir William Petre's Almshouses and Chapel, The (Chelmsford) United Charities and The Fuller Almshouses were linked with effect from 1 January 2024.

Legacy East Almshouse Partnership is the reporting charity and these financial statements are the aggregation for itself and all of the other linked charities. Legacy East Almshouse Partnership is disclosed as an unrestricted fund with the Linked Charities being restricted funds and the total amounts being a combination of endowment, unrestricted and restricted funds.

Sir William Petre's Almshouses and Chapel, The (Chelmsford) United Charities and The Fuller Almshouses assets, liabilities and funds as at 31 December 2023 have been introduced as at 1 January 2024. The net assets of these charities are as follows:

Sir William Petre's Almshouses and Chapel	**1,767,737**
The (Chelmsford) United Charities	**25,672**
The Fuller Almshouses	**860,375**
	2,653,784

The funds and reserves of the above charities were represented by:

Housing Properties	**1,440,454**
Listed Investments	**171,942**
Investment Property	**203,560**
Net Current Assets	**837,828**
	2,653,784

2. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's accounts.

General Information and Basis of Accounting
The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The accounts are prepared using the historical cost accounting rules except that that freehold properties are included at valuation and investments are included at their market value.

Component Accounting is not applied since the replacement of those components of the property which have a shorter useful life than the main structure is not capitalised but written off as incurred to the General Fund or the Extraordinary Repair Fund.

Fund Accounting
Restricted funds are funds received by the Charity for a specific purpose and can only be used for that purpose. Unrestricted funds are available to spend on activities that further any of the purposes of Charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Going Concern
The accounts are prepared on a going concern basis as there are no material uncertainties about the Charity's ability to continue.

2. ACCOUNTING POLICIES – continued

Income
Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate.

Donations and other voluntary income are reflected in the accounts for the period in which they are received. Donations in kind are recognised by the Charity when received except in the case of services provided free or at undervalue by voluntary staff or others which are not reflected in the accounts.

Interest Received
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Repairs and Maintenance of Properties
The charges in the Statement of Financial Activities in respect of Cyclical Maintenance and Extraordinary Repairs reflect the Trustees' constant concern to keep the properties in good condition and are in accordance with the Almshouse Associations' recommendation that Almshouse Charities should set aside each year specific sums in this respect. Transfers are made from the General Fund each year to the Extraordinary Repair Fund to cover extraordinary repairs as they arise and to the Cyclical Maintenance Fund to cover repairs which arise on a cyclical basis.

Support Costs
The Charity's governance costs are allocated entirely to the Almshouse Costs since support costs relating to other activities are considered immaterial.

Tangible Fixed Assets
Housing Properties
The housing properties are included in the accounts at their insurance value. Additions after each revaluation are included at cost until a further revaluation.

The housing properties are not depreciated as revaluations are performed with sufficient regularity to ensure that the carrying amounts are not materially misstated.

The cost of refurbishment and improvements to the existing property are written off to the Revenue Reserve as incurred. Any major improvements or extensions to the property are capitalised.

Investments
Investments are shown on the Balance Sheet at their market value. Changes in market values during an accounting period are reflected in the accounts as unrealised gains or losses. Upon disposal of an investment the difference between market value at the beginning of the year and the disposal proceeds is reflected in the accounts as a realised gain.

Investment properties
Investment properties are measured at fair value at each accounting period end with changes in fair value recognised as unrealised investment gains or losses in the Statement of Financial Activities.

Debtors
Contributions and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

2. ACCOUNTING POLICIES - continued

Cash at Bank
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Taxation
The Charity is exempt from tax on its charitable activities.

3. DONATIONS AND LEGACIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Donations	**1,500**	-	**-**	-	**1,500**	-
	1,500	-	**-**	-	**1,500**	-

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Almshouse Management						
Management and Administration Fees	**63,750**	59,925	**-**	-	**63,750**	59,925
	63,750	59,925	**-**	-	**63,750**	59,925
Almshouse Income						
Contributions Due	**-**	-	**507,947**	377,414	**507,947**	377,414
Losses from Voids	**-**	-	**(15,627)**	(9,831)	**(15,627)**	(9,831)
	-	-	**492,320**	367,583	**492,320**	367,583
	63,750	59,925	**492,320**	367,583	**556,070**	427,508

5. INVESTMENT INCOME

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Dividends Receivable from Listed Investments	**-**	-	**578**	345	**578**	345
Accumulated Income from Listed Investments	**-**	-	**55,551**	39,565	**55,551**	39,565
Bank Deposit Account Interest Receivable	**6,654**	4,833	**65,968**	17,134	**72,622**	21,967
Rent Receivable from Investment Property	**-**	-	**2,000**	-	**2,000**	-
	6,654	4,833	**124,097**	57,044	**130,751**	61,877

For year ending 31 December 2024 accumulation share dividends have been disclosed as investment additions and investment income. The comparative amounts for the year ended 31 December 2023 have been reclassified to reflect the accumulation share dividends.

For the year ended 31 December 2023 the total investment income of the Restricted Funds – Linked Charities has increased from £17,479 to £57,044 with the net gains on investments reducing from £69,727 to £30,162, reflecting the total accumulation share dividends received of £39,565.

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Almshouse Management Operating Costs						
Clerks Fees and Expenses	**35,388**	32,775	-	-	**35,388**	32,775
Auditor's Remuneration	**1,476**	1,482	-	-	**1,476**	1,482
Trustees' Expenses	**335**	234	-	-	**335**	234
Sundry Expenses	**765**	551	-	-	**795**	551
Subscription	**-**	461	-	-	**-**	461
Bank Charges	**36**	36	-	-	**36**	36
	38,000	35,539	-	-	**38,000**	35,539
Almshouse Costs						
Vacant Property Costs	**-**	-	**4,972**	368	**4,972**	368
Water Charges	**-**	-	**3,490**	1,416	**3,490**	1,416
Light and Heat	**-**	-	**40,792**	19,890	**40,792**	19,890
Insurance	**-**	-	**12,083**	9,175	**12,083**	9,175
Repairs and Renewals	**-**	-	**46,076**	31,210	**46,076**	31,210
Extraordinary Repairs	**-**	-	**126,334**	34,019	**126,334**	34,019
Cyclical Repairs	**-**	-	**22,688**	5,386	**22,688**	5,386
Gardening	**-**	-	**20,871**	12,167	**20,871**	12,167
Cleaning	**-**	-	**684**	1,166	**684**	1,166
Bad Debts	**-**	-	**16,998**	371	**16,998**	371
Sundry Expenses	**-**	-	**504**	249	**504**	249
Housing Loan Interest	**-**	-	**1,368**	1,544	**1,368**	1,544
	-	-	**296,860**	116,961	**296,860**	116,961
Support Costs – Governance Costs						
Administration Fees	**-**	-	**63,750**	47,600	**63,750**	47,600
Auditor's Remuneration	**-**	-	**26,976**	21,840	**26,976**	21,840
Trustees' Expenses	**-**	-	**222**	230	**222**	230
Legal and Professional Fees	**-**	-	**3,322**	650	**3,322**	650
Almshouse Association Subscriptions	**-**	-	**1,212**	-	**1,212**	-
	-	-	**392,342**	70,320	**392,342**	70,320
	38,000	35,539	**392,342**	187,281	**430,342**	222,820

7. NET INCOME/(EXPENDITURE) FOR THE YEAR

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
This is stated after charging:						
Auditor's Remuneration:						
Audit Fees	**420**	660	**7,140**	6,720	**7,560**	7,380
Accountancy Fees	**1,056**	822	**19,836**	15,120	**20,892**	15,942
	1,476	1,482	**26,976**	21,840	**28,452**	23,322

8. RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

No trustees were remunerated year ended 31 December 2024 or the year ended 31 December 2023.

Four trustees were reimbursed travelling expenses of £557 during the year ended 31 December 2024, £335 by Legacy East Almshouse Partnership and £222 by The Fullers Almshouses. Four trustees were reimbursed travelling expenses of £464 by Legacy East Almshouse Partnership and Sprowston War Memorial Trust during the year ended 31 December 2023.

Legacy East Almshouse Charity utilised the clerk services of the daughter-in-law of one of the charity trustees, during the year ended 31 December 2024 the clerk was paid fees of £2,850.

The linked charity of Sir William Petre Almshouses and Chapel utilised the legal services of firm of solicitors in connection with its housing properties, one of the trustees is a partner in the Firm. The fees paid during the year ended 31 December 2024 were £803 and were carried out in the normal course of business on commercial terms.

Legacy East Almshouse Charity received a donation from a firm of solicitors where one of the trustees is a partner in the firm. The donation was for £1,500.

The linked charity of Copland Almshouse Charity utilised the professional services of firm of architects in connection with its housing properties, one of the trustees is the proprietor of the Firm. The fees paid during the year ended 31 December 2024 were £391 and were carried out in the normal course of business on commercial terms.

There were no other related party transactions during the year ended 31 December 2024 or the year ended 31 December 2023.

9. TANGIBLE FIXED ASSETS - HOUSING PROPERTIES

	Restricted Funds Linked Charities	
	2024	2023
	£	£
COST OR VALUATION		
At beginning of the year	**8,120,348**	7,417,920
Introduce Linked Charities housing properties as at 1 January 2024	**1,440,454**	-
Gain on Revaluation	**1,882,954**	702,428
At end of the year	**11,443,756**	8,120,348
NET BOOK VALUE		
At beginning of the year	**8,120,348**	7,417,920
At end of the year	**11,443,756**	8,120,348

The housing properties were revalued during the year ended 31 December 2024 to their insurance reinstatement values.

The cost or valuation as at 31 December 2024 is represented by:		
Cost	**4,574,542**	3,134,088
Accumulated revaluation gains	**6,869,214**	4,986,260
	11,443,756	8,120,348

10. INVESTMENTS

	Restricted Funds Linked Charities	
	2024	2023
	£	£
Listed Investments		
Market value at beginning of the year	**1,170,492**	993,265
Introduce Linked Charities investments as at 1 January 2024	**171,942**	-
Additions at cost	**171,551**	147,065
Disposal Proceeds	**(52,000)**	-
Revaluation gains/(losses)	**53,341**	30,162
Market value at end of the year	**1,515,326**	1,170,492
The cost or valuation as at 31 December 2024 is represented by:		
Cost	**1,132,747**	841,432
Accumulated revaluation gains	**387,802**	329,060
	1,520,549	1,170,492

11. INVESTMENT PROPERTY

	Restricted Funds Linked Charities	
	2024	2023
	£	£
Investment Property		
Market value at beginning of the year	-	-
Introduce Linked Charities investment property as at 1 January 2024	**203,560**	-
Market value at end of the year	**203,560**	-

The investment property consists of 20.356 acres of farmland and its original cost is unknown. It has been included in the financial statements at the trustees estimation of market value.

12. DEBTORS AND PREPAYMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Linked Charities	**9,542**	14,089	-	-	**9,542**	14,089
Contributions in Arrears	-	-	**24,472**	17,643	**24,472**	17,643
Other Debtors	-	4,815	**2,000**	-	**2,000**	4,815
Legacy East Almshouse Partnership	-	-	**161,012**	102,429	**161,012**	102,429
Prepayments and Accrued Income	**534**	561	**15,817**	9,960	**16,351**	10,521
	10,076	19,465	**203,301**	130,032	**213,377**	149,497

13. CASH AT BANK AND IN HAND

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Co-operative Bank Current Account	**180,496**	127,617	-	-	**180,496**	127,617
COIF Deposit Account	**137,069**	130,389	**1,300,276**	439,122	**1,437,345**	569,511
	317,565	258,006	**1,300,276**	439,122	**1,617,841**	697,128

14. CREDITORS: Amounts due within one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Loans (see note 16)	-	-	**13,352**	13,203	**13,352**	13,203
Linked Charities	**161,012**	102,429	-	-	**161,012**	102,429
Contributions Received in Advance	-	-	**11,243**	7,298	**11,243**	7,298
Other Creditors	-	42,280	**8,460**	8,361	**8,460**	50,641
Legacy East Almshouse Partnership	-	-	**9,542**	14,089	**9,542**	14,089
Accruals and Deferred Income	**3,735**	3,772	**31,102**	25,049	**34,837**	28,821
	164,747	148,481	**73,699**	68,000	**238,446**	216,481

15. CREDITORS: amounts falling due after more than one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Loans (see note 16)	-	-	**79,651**	93,279	**79,651**	93,279

16. LOANS

During the year ended 31 March 2015 the Hoddesdon Cottage Homes for the Aged Poor current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 Genesis Housing Association Ltd made a loan of £73,232 to Nethaniah Home so that substantial improvements to the housing properties could be carried out. A further loan for £10,000 was advanced during the year ended 31 December 2016. The loan is interest free loan and is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 December 2007 Sprowston War Memorial Trust borrowed £45,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 104 and 106 North Walsham Road, Norwich.

The loans are repayable in monthly instalments as follows:

	Restricted Funds Linked Charities			
	2024		2023	
	£	£	£	£
In one year or less		**13,352**		13,203
Between one and two years	**13,492**		13,334	
Between two and five years	**41,408**		40,870	
In five years or more	**24,751**		39,075	
		79,651		93,279
		93,003		106,482

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Legacy East Almshouse Partnership				
Unrestricted Funds – General Fund	-	-	162,894	162,894
Linked Charities				
Endowment Funds:				
Permanent Endowment Funds	-	248,362	2,980	251,342
Housing Property Reserves	4,205,192	-	(23,010)	4,182,182
Housing Property Revaluation Reserves	6,869,214	-	-	6,869,214
Restricted Funds:				
Social Housing Grant Funds	369,350	-	-	369,350
Unrestricted Funds:				
Cyclical Maintenance Funds	-	139,242	187,612	326,854
Extraordinary Repair Funds	-	287,150	71,831	358,981
General Funds	-	1,044,132	1,110,814	2,154,946
	11,443,756	1,718,886	1,350,227	14,512,869
	11,443,756	1,718,886	1,513,121	14,675,763

18. NON-ADJUSTING POST BALANCE SHEET EVENTS

The Fuller Almshouses have contracted to purchase three bungalows from a new development for £750,000. The contracts were exchanged in July 2025 and a deposit of £75,000 was paid with completion expected to take place in January 2026.

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY STATEMENT OF FINANCIAL ACTIVITIES

	Restricted Fund Balances Brought Forward	Newly Linked Charity's Fund Balances Brought Forward	Almshouse Income	Investment Income	Almshouse Costs	Gains/Losses on Investments	Gains/Losses on Revaluation Of Housing Properties	Restricted Fund Balances Carried Forward
Year Ended 31 December 2024	£	£	£	£	£	£	£	£
Brightlingsea Santiago Almshouse Charity	1,229,509	-	52,508	7,770	(21,195)	3,488	25,668	1,297,748
Chelmsford Almshouse Charity	1,039,292	-	43,335	10,206	(32,012)	8,205	19,251	1,088,277
Copland Almshouse Charity	601,134	-	29,537	3,200	(9,464)	1,363	12,834	638,604
Dr West Memorial Home	184,195	-	9,054	3,703	(3,190)	3,082	1,917	198,761
Hoddesdon Home for the Aged Poor	534,121	-	30,768	2,311	(8,682)	1,906	10,349	570,773
John Gilders & Maskell Almshouse Charity	766,836	-	25,189	5,573	(15,331)	5,089	11,763	799,119
Loughton Almshouse Charity	649,305	-	31,419	4,347	(20,586)	2,143	13,246	679,874
Mary Dains Cottages	1,254,133	-	46,158	8,604	(68,027)	6,515	25,335	1,272,718
Miss Rutland's Almshouses	791,602	-	25,565	7,731	(42,835)	5,342	12,177	799,582
Nethaniah Home	711,569	-	25,048	1,270	(23,430)	1,161	14,255	729,873
Sir William Petre's Almshouses and Chapel	-	1,767,737	69,055	5,862	(57,539)	2,125	72,023	1,859,263
Springfield Green Almshouses	455,294	-	16,004	3,174	(9,453)	1,778	7,660	474,457
Sprowston War Memorial Trust	242,305	-	11,222	1,299	(33,622)	1,000	4,788	226,992
The (Chelmsford) United Charities	-	25,672	33,708	1,108	(18,620)	1,005	1,627,618	1,670,491
The Ernest Elijah Everitt Trust	786,505	-	24,256	9,074	(12,637)	4,289	14,444	825,931
The Fuller Almshouses	-	860,375	-	46,250	(2,766)	4,234	-	908,093
Writtle Almshouses	452,915	-	19,494	2,615	(12,953)	616	9,626	472,313
	9,698,715	2,653,784	492,320	124,097	(392,342)	53,341	1,882,954	14,512,869
Year Ended 31 December 2023								
Brightlingsea Santiago Almshouse Charity	1,146,150	-	51,835	5,878	(23,261)	1,391	47,516	1,229,509
Chelmsford Almshouse Charity	971,883	-	41,969	8,585	(23,382)	4,600	35,637	1,039,292
Copland Almshouse Charity	563,856	-	26,556	2,231	(15,385)	118	23,758	601,134
Dr West Memorial Home	159,481	-	8,482	3,096	(2,937)	1,460	14,613	184,195
Hoddesdon Home for the Aged Poor	432,313	-	28,839	1,623	(8,132)	592	78,886	534,121
John Gilders & Maskell Almshouse Charity	647,476	-	24,675	4,635	(8,789)	9,174	89,665	766,836
Loughton Almshouse Charity	599,701	-	29,416	3,266	(8,515)	916	24,521	649,305
Mary Dains Cottages	1,192,303	-	40,770	6,597	(36,111)	3,674	46,900	1,254,133
Miss Rutland's Almshouses	668,466	-	29,037	6,075	(7,556)	2,755	92,825	791,602
Nethaniah Home	589,744	-	20,350	1,098	(8,783)	499	108,661	711,569
Springfield Green Almshouses	384,262	-	14,734	2,812	(6,775)	1,865	58,396	455,294
Sprowston War Memorial Trust	203,799	-	11,462	1,124	(11,087)	515	36,492	242,305
The Ernest Elijah Everitt Trust	740,710	-	22,312	7,916	(13,591)	2,419	26,739	786,505
Writtle Almshouses	428,635	-	17,146	2,108	(12,977)	184	17,819	452,915
	8,728,779	-	367,583	57,044	(187,281)	30,162	702,428	9,698,715

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – BALANCE SHEET

	Fixed Assets Tangible Assets Housing Properties	Investments	Debtors and Prepayments	Cash at Bank and in Hand	Creditors: Amounts due within One Year	Creditors: Amount due in more than One Year	Net Assets
Year Ended 31 December 2024	£	£	£	£	£	£	£
Brightlingsea Santiago Almshouse Charity	1,086,299	111,880	21,392	82,531	(4,354)	-	1,297,748
Chelmsford Almshouse Charity	814,725	225,140	7,538	48,168	(7,294)	-	1,088,277
Copland Almshouse Charity	543,150	49,148	13,580	34,699	(1,973)	-	638,604
Dr West Memorial Home	97,756	86,078	5,012	11,344	(1,429)	-	198,761
Hoddesdon Home for the Aged Poor	527,736	56,022	19,532	5,331	(8,185)	(29,663)	570,773
John Gilders & Maskell Almshouse Charity	599,846	163,257	15,249	22,525	(1,758)	-	799,119
Loughton Almshouse Charity	560,594	69,006	11,094	41,966	(2,786)	-	679,874
Mary Dains Cottages	1,072,235	179,833	1,127	36,391	(16,868)	-	1,272,718
Miss Rutland's Almshouses	620,982	131,176	11,731	39,677	(3,984)	-	799,582
Nethaniah Home	726,917	32,039	6,257	1,066	(7,275)	(29,131)	729,873
Sir William Petre's Almshouses and Chapel	1,512,477	275,469	49,950	25,897	(4,530)	-	1,859,263
Springfield Green Almshouses	390,655	53,903	5,669	25,925	(1,695)	-	474,457
Sprowston War Memorial Trust	244,124	3,620	2,488	1,066	(3,449)	(20,857)	226,992
The (Chelmsford) United Charities	1,627,618	28,321	16,523	-	(1,971)	-	1,670,491
The Ernest Elijah Everitt Trust	611,279	118,394	4,046	94,210	(1,998)	-	825,931
The Fuller Almshouses	-	116,890	3,301	789,457	(1,555)	-	908,093
Writtle Almshouses	407,363	18,710	8,812	40,023	(2,595)	-	472,313
	11,443,756	1,718,886	203,301	1,300,276	(73,699)	(79,651)	14,512,869
Year Ended 31 December 2023							
Brightlingsea Santiago Almshouse Charity	1,060,631	79,628	14,469	78,508	(3,727)	-	1,229,509
Chelmsford Almshouse Charity	795,474	208,425	15,992	26,545	(7,144)	-	1,039,292
Copland Almshouse Charity	530,316	26,269	13,649	33,008	(2,108)	-	601,134
Dr West Memorial Home	95,839	76,747	4,910	7,899	(1,200)	-	184,195
Hoddesdon Home for the Aged Poor	517,387	42,064	12,831	5,072	(7,920)	(35,313)	534,121
John Gilders & Maskell Almshouse Charity	588,083	153,692	5,443	21,427	(1,809)	-	766,836
Loughton Almshouse Charity	547,348	49,553	14,619	39,921	(2,136)	-	649,305
Mary Dains Cottages	1,046,900	166,481	14,607	34,618	(8,473)	-	1,254,133
Miss Rutland's Almshouses	608,805	135,029	12,789	37,743	(2,764)	-	791,602
Nethaniah Home	712,662	29,660	10,021	1,015	(7,109)	(34,680)	711,569
Springfield Green Almshouses	382,995	50,545	459	24,661	(3,366)	-	455,294
Sprowston War Memorial Trust	239,336	30,373	364	1,014	(5,496)	(23,286)	242,305
The Ernest Elijah Everitt Trust	596,835	109,604	2,345	89,619	(11,898)	-	786,505
Writtle Almshouses	397,737	12,422	7,534	38,072	(2,850)	-	452,915
	8,120,348	1,170,492	130,032	439,122	(68,000)	(93,279)	9,698,715

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY FUNDS AND RESERVES

	Endowment Funds			Restricted Funds	Unrestricted Funds			
	Permanent Endowment Funds	Housing Property Reserves	Housing Property Revaluation Reserves	Social Housing Grant Funds	Cyclical Maintenance Funds	Extraordinary Repair Funds	General Funds	Total
Year Ended 31 December 2024	£	£	£	£	£	£	£	£
Brightlingsea Santiago Almshouse Charity	-	292,988	658,311	135,000	37,433	38,726	135,290	1,297,748
Chelmsford Almshouse Charity	20,814	21,241	793,484	-	19,742	31,990	201,006	1,088,277
Copland Almshouse Charity	-	1,581	497,815	43,754	18,155	15,548	61,751	638,604
Dr West Memorial Home	-	60,118	37,638	-	8,694	19,145	73,166	198,761
Hoddesdon Home for the Aged Poor	-	299,555	228,181	-	33,132	16,970	(7,065)	570,773
John Gilders & Maskell Almshouse Charity	-	35,809	534,307	29,730	45,976	68,913	84,384	799,119
Loughton Almshouse Charity	-	15,977	425,751	118,866	26,273	27,927	65,080	679,874
Mary Dains Cottages	-	841,573	230,662	-	20,007	13,279	167,197	1,272,718
Miss Rutland's Almshouses	-	248,952	372,030	-	28,293	26,895	123,412	799,582
Nethaniah Home	-	171,750	513,167	42,000	24,235	7,931	(29,210)	729,873
Sir William Petre's Almshouses and Chapel	206,540	1,440,454	72,023	-	13,211	8,086	118,949	1,859,263
Springfield Green Almshouses	18,533	101,261	289,394	-	14,711	19,432	31,126	474,457
Sprowston War Memorial Trust	-	114,555	106,559	-	2,258	3,620	-	226,992
The (Chelmsford) United Charities	5,455	-	1,627,618	-	6,264	26,700	4,454	1,670,491
The Ernest Elijah Everitt Trust	-	480,000	131,279	-	13,681	11,408	189,563	825,931
The Fuller Almshouses	-	-	-	-	-	-	908,093	908,093
Writtle Almshouses	-	56,368	350,995	-	14,789	22,411	27,750	472,313
	251,342	4,182,182	6,869,214	369,350	326,854	358,981	2,154,946	14,512,869
Year Ended 31 December 2023								
Brightlingsea Santiago Almshouse Charity	-	292,988	632,643	135,000	28,792	30,955	109,131	1,229,509
Chelmsford Almshouse Charity	19,268	21,241	774,233	-	17,568	30,124	176,858	1,039,292
Copland Almshouse Charity	-	1,581	484,981	43,754	13,818	12,099	44,901	601,134
Dr West Memorial Home	-	60,118	35,721	-	7,144	17,138	64,074	184,195
Hoddesdon Home for the Aged Poor	-	299,555	217,832	-	27,308	13,206	(23,780)	534,121
John Gilders & Maskell Almshouse Charity	-	35,809	522,544	29,730	40,969	64,771	73,013	766,836
Loughton Almshouse Charity	-	15,977	412,505	118,866	21,112	24,115	56,730	649,305
Mary Dains Cottages	-	841,573	205,327	-	18,725	13,279	175,229	1,254,133
Miss Rutland's Almshouses	-	248,952	359,853	-	22,829	22,711	137,257	791,602
Nethaniah Home	-	171,750	498,912	42,000	19,679	7,342	(28,114)	711,569
Springfield Green Almshouses	17,801	101,261	281,734	-	12,623	16,976	24,899	455,294
Sprowston War Memorial Trust	-	112,275	101,771	-	6,988	16,716	4,555	242,305
The Ernest Elijah Everitt Trust	-	480,000	116,835	-	12,185	8,852	168,633	786,505
Writtle Almshouses	-	56,368	341,369	-	11,657	19,922	23,599	452,915
	37,069	2,739,448	4,986,260	369,350	261,397	298,206	1,006,985	9,698,715

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**55,087**		53,344	
Losses from Voids	**(2,579)**		(1,509)	
		52,508		51,835
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**3,764**		2,437	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**4,006**		3,441	
		7,770		5,878
TOTAL INCOME		**60,278**		57,713
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**77**		70	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**1,022**		1,042	
Repairs and Renewals	**4,553**		5,479	
Extraordinary Repairs	**2,700**		3,000	
Cyclical Repairs	**1,752**		2,294	
Gardening	**1,510**		1,470	
Cleaning	**684**		1,166	
Bad Debts	**-**		(100)	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		12,298		14,421
Support Costs – Governance				
Administration Fees	**6,800**		6,800	
Auditor's Remuneration	**2,040**		2,040	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**57**		-	
		8,897		8,840
TOTAL EXPENDITURE		**21,195**		23,261
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**39,083**		34,452
NET INVESTMENT GAINS/(LOSSES)		**3,488**		1,391
NET INCOME/(EXPENDITURE)		**42,571**		35,843
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**25,668**		47,516
NET MOVEMENT IN FUNDS		**68,239**		83,359
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**1,229,509**		1,146,150
Total Funds Carried Forward		**1,297,748**		1,229,509

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**1,060,631**		1,013,115	
Gain/(Loss) on Revaluation	**25,668**		47,516	
Net Book Value at end of the year		**1,086,299**		1,060,631
Listed Investments				
Market Value at Beginning of the year	**79,628**		40,800	
Additions at cost	**28,764**		37,437	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**3,488**		1,391	
Market Value at end of the year		**111,880**		79,628
		1,198,179		1,140,259
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,085**		2,320	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**18,049**		10,749	
Prepayments and Accrued Income	**1,258**		1,400	
		21,392		14,469
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**82,531**		78,508	
		82,531		78,508
		103,923		92,977
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(2,184)**		(1,687)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(2,170)**		(2,040)	
		(4,354)		(3,727)
NET CURRENT ASSETS/(LIABILITIES)		**99,569**		89,250
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,297,748**		1,229,509
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,297,748**		1,229,509
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**292,988**		292,988	
Housing Property Revaluation Reserve	**658,311**		632,643	
		951,299		925,631
Restricted Funds:				
Social Housing Grant Fund		**135,000**		135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	**37,433**		28,792	
Extraordinary Repair Fund	**38,726**		30,955	
General Fund	**135,290**		109,131	
		211,449		168,878
		1,297,748		1,229,509

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BRIGHTLINGSEA SANTIAGO ALMSHOUSE

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**292,988**	-	-	-	-	-	**292,988**
Housing Property Revaluation Reserve	**632,643**	-	-	-	-	**25,668**	**658,311**
	925,631	-	-	-	-	**25,668**	**951,299**
Restricted Funds							
Social Housing Grant Fund	**135,000**	-	-	-	-	-	**135,000**
Unrestricted Funds							
Cyclical Maintenance Fund	**28,792**	**96**	-	**193**	**8,352**	-	**37,433**
Extraordinary Repair Fund	**30,955**	**1,330**	-	**1,329**	**5,112**	-	**38,726**
General Fund	**109,131**	**58,852**	**(21,195)**	**1,966**	**(13,464)**	-	**135,290**
	168,878	**60,278**	**(21,195)**	**3,488**	-	-	**211,449**
Total Funds	**1,229,509**	**60,278**	**(21,195)**	**3,488**	-	**25,668**	**1,297,748**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	292,988	-	-	-	-	-	292,988
Housing Property Revaluation Reserve	585,127	-	-	-	-	47,516	632,643
	878,115	-	-	-	-	47,516	925,631
Restricted Funds							
Social Housing Grant Fund	135,000	-	-	-	-	-	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	25,486	-	(2,294)	-	5,600	-	28,792
Extraordinary Repair Fund	24,505	1,126	-	572	4,752	-	30,955
General Fund	83,044	56,587	(20,967)	819	(10,352)	-	109,131
	133,035	57,713	(23,261)	1,391	-	-	168,878
Total Funds	1,146,150	57,713	(23,261)	1,391	-	47,516	1,229,509

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	292,988	-	-	292,988
Housing Property Revaluation Reserve	658,311	-	-	658,311
Restricted Funds:				
Social Housing Grant Fund	135,000	-	-	135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	8,641	28,792	37,433
Extraordinary Repair Fund	-	38,726	-	38,726
General Fund	-	64,513	70,777	135,290
	1,086,299	111,880	99,569	1,297,748

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £135,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**45,214**		41,969	
Losses from Voids	**(1,879)**		-	
		43,335		41,969
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**8,510**		7,583	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**1,696**		1,002	
		10,206		8,585
TOTAL INCOME		**53,541**		50,554
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**276**		127	
Light and Heat	**10,345**		6,087	
Insurance	**946**		954	
Repairs and Renewals	**3,244**		2,776	
Extraordinary Repairs	**4,910**		5,218	
Cyclical Repairs	**4,090**		-	
Gardening	**1,250**		1,320	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		25,061		16,482
Support Costs – Governance				
Administration Fees	**5,100**		5,100	
Auditor's Remuneration	**1,794**		1,800	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**57**		-	
		6,951		6,900
TOTAL EXPENDITURE		**32,012**		23,382
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**21,529**		27,172
NET INVESTMENT GAINS/(LOSSES)		**8,205**		4,600
NET INCOME/(EXPENDITURE)		**29,734**		31,772
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**19,251**		35,637
NET MOVEMENT IN FUNDS		**48,985**		67,409
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**1,039,292**		971,883
Total Funds Carried Forward		**1,088,277**		1,039,292

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**795,474**		759,837	
Gain/(Loss) on Revaluation	**19,251**		35,637	
Net Book Value at end of the year		**814,725**		795,474
Listed Investments				
Market Value at Beginning of the year	**208,425**		196,242	
Additions at cost	**8,510**		7,583	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**8,205**		4,600	
Market Value at end of the year		**225,140**		208,425
		1,039,865		1,003,899
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**977**		801	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**5,505**		14,089	
Prepayments and Accrued Income	**1,056**		1,102	
		7,538		15,992
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**48,168**		26,545	
		48,168		26,545
		55,706		42,537
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(186)**		(158)	
Other Creditors	**(3,798)**		(3,798)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(3,310)**		(3,188)	
		(7,294)		(7,144)
NET CURRENT ASSETS/(LIABILITIES)		**48,412**		35,393
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,088,277**		1,039,292
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,088,277**		1,039,292
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**20,814**		19,268	
Housing Property Reserve	**21,241**		21,241	
Housing Property Revaluation Reserve	**793,484**		774,233	
		835,539		814,742
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**19,742**		17,568	
Extraordinary Repair Fund	**31,990**		30,124	
General Fund	**201,006**		176,858	
		252,738		224,550
		1,088,277		1,039,292

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CHELMSFORD ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	**19,268**	**791**	**-**	**755**	**-**	**-**	**20,814**
Housing Property Reserve	**21,241**	**-**	**-**	**-**	**-**	**-**	**21,241**
Housing Property Revaluation Reserve	**774,233**	**-**	**-**	**-**	**-**	**19,251**	**793,484**
	814,742	**791**	**-**	**755**	**-**	**19,251**	**835,539**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**17,568**	**-**	**(4,090)**	**-**	**6,264**	**-**	**19,742**
Extraordinary Repair Fund	**30,124**	**948**	**(3,834)**	**918**	**3,834**	**-**	**31,990**
General Fund	**176,858**	**51,802**	**(24,088)**	**6,532**	**(10,098)**	**-**	**201,006**
	224,550	**52,750**	**(32,012)**	**7,450**	**-**	**-**	**252,738**
Total Funds	**1,039,292**	**53,541**	**(32,012)**	**8,205**	**-**	**19,251**	**1,088,277**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	18,142	701	-	425	-	-	19,268
Housing Property Reserve	21,241	-	-	-	-	-	21,241
Housing Property Revaluation Reserve	738,596	-	-	-	-	35,637	774,233
	777,979	701	-	425	-	35,637	814,742
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	13,368	-	-	-	4,200	-	17,568
Extraordinary Repair Fund	25,200	846	-	514	3,564	-	30,124
General Fund	155,336	49,007	(23,382)	3,661	(7,764)	-	176,858
	193,904	49,853	(23,382)	4,175	-	-	224,550
Total Funds	971,883	50,554	(23,382)	4,600	-	35,637	1,039,292

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	20,814	-	20,814
Housing Property Reserve	21,241	-	-	21,241
Housing Property Revaluation Reserve	793,484	-	-	793,484
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	19,742	19,742
Extraordinary Repair Fund	-	25,132	6,858	31,990
General Fund	-	179,194	21,812	201,006
	814,725	225,140	48,412	1,088,277

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**29,537**		28,351	
Losses from Voids	**-**		(1,795)	
		29,537		26,556
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**1,516**		890	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**1,684**		1,341	
		3,200		2,231
TOTAL INCOME		**32,737**		28,787
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		128	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**648**		653	
Repairs and Renewals	**1,541**		2,185	
Extraordinary Repairs	**-**		4,341	
Cyclical Repairs	**-**		1,725	
Gardening	**1,300**		1,120	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		23	
Housing Loan Interest	**-**		-	
		3,489		10,175
Support Costs – Governance				
Administration Fees	**3,400**		3,400	
Auditor's Remuneration	**1,542**		1,560	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**976**		250	
Almshouse Association Subscription	**57**		-	
		5,975		5,210
TOTAL EXPENDITURE		**9,464**		15,385
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**23,273**		13,402
NET INVESTMENT GAINS/(LOSSES)		**1,363**		118
NET INCOME/(EXPENDITURE)		**24,636**		13,520
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**12,834**		23,758
NET MOVEMENT IN FUNDS		**37,470**		37,278
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**601,134**		563,856
Total Funds Carried Forward		**638,604**		601,134

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COPLAND ALMSHOUSE CHARITY

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**530,316**		506,558	
Gain/(Loss) on Revaluation	**12,834**		23,758	
Net Book Value at end of the year		**543,150**		530,316
Listed Investments				
Market Value at Beginning of the year	**26,269**		15,261	
Additions at cost	**21,516**		10,890	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,363**		118	
Market Value at end of the year		**49,148**		26,269
		592,298		556,585
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**1,363**		2,730	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**11,469**		10,083	
Prepayments and Accrued Income	**748**		836	
		13,580		13,649
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**34,699**		33,008	
		34,699		33,008
		48,279		46,657
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(431)**		(452)	
Other Creditors	**-**		(96)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(1,973)		(2,108)
NET CURRENT ASSETS/(LIABILITIES)		**46,306**		44,549
TOTAL ASSETS LESS CURRENT LIABILITIES		**638,604**		601,134
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**638,604**		601,134
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**1,581**		1,581	
Housing Property Revaluation Reserve	**497,815**		484,981	
		499,396		486,562
Restricted Funds:				
Social Housing Grant Fund		**43,754**		43,754
Unrestricted Funds:				
Cyclical Maintenance Fund	**18,155**		13,818	
Extraordinary Repair Fund	**15,548**		12,099	
General Fund	**61,751**		44,901	
		95,454		70,818
		638,604		601,134

This page does not form part of the statutory financial statements

COPLAND ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	1,581	-	-	-	-	-	1,581
Housing Property Revaluation Reserve	484,981	-	-	-	-	12,834	497,815
	486,562	-	-	-	-	12,834	499,396
Restricted Funds							
Social Housing Grant Fund	43,754	-	-	-	-	-	43,754
Unrestricted Funds							
Cyclical Maintenance Fund	13,818	133	-	28	4,176	-	18,155
Extraordinary Repair Fund	12,099	436	-	457	2,556	-	15,548
General Fund	44,901	32,168	(9,464)	878	(6,732)	-	61,751
	70,818	32,737	(9,464)	1,363	-	-	95,454
Total Funds	601,134	32,737	(9,464)	1,363	-	12,834	638,604
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	1,581	-	-	-	-	-	1,581
Housing Property Revaluation Reserve	461,223	-	-	-	-	23,758	484,981
	462,804	-	-	-	-	23,758	486,562
Restricted Funds							
Social Housing Grant Fund	43,754	-	-	-	-	-	43,754
Unrestricted Funds							
Cyclical Maintenance Fund	12,743	-	(1,725)	-	2,800	-	13,818
Extraordinary Repair Fund	9,269	345	-	109	2,376	-	12,099
General Fund	35,286	28,442	(13,660)	9	(5,176)	-	44,901
	57,298	28,787	(15,385)	118	-	-	70,818
Total Funds	563,856	28,787	(15,385)	118	-	23,758	601,134

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	1,581	-	-	1,581
Housing Property Revaluation Reserve	497,815	-	-	497,815
Restricted Funds:				
Social Housing Grant Fund	43,754	-	-	43,754
Unrestricted Funds:				
Cyclical Maintenance Fund	-	4,337	13,818	18,155
Extraordinary Repair Fund	-	13,352	2,196	15,548
General Fund	-	31,459	30,292	61,751
	543,150	49,148	46,306	638,604

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	9,054		8,482	
Losses from Voids	-		-	
		9,054		8,482
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	3,249		2,792	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	454		304	
		3,703		3,096
TOTAL INCOME		12,757		11,578
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	162		152	
Repairs and Renewals	443		258	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	508		477	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
		1,113		887
Support Costs – Governance				
Administration Fees	850		850	
Auditor's Remuneration	1,170		1,200	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	57		-	
		2,077		2,050
TOTAL EXPENDITURE		3,190		2,937
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		9,567		8,641
NET INVESTMENT GAINS/(LOSSES)		3,082		1,460
NET INCOME/(EXPENDITURE)		12,649		10,101
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		1,917		14,613
NET MOVEMENT IN FUNDS		14,566		24,714
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		184,195		159,481
Total Funds Carried Forward		198,761		184,195

This page does not form part of the statutory financial statements

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**95,839**		81,226	
Gain/(Loss) on Revaluation	**1,917**		14,613	
Net Book Value at end of the year		**97,756**		95,839
Listed Investments				
Market Value at Beginning of the year	**76,747**		67,995	
Additions at cost	**6,249**		7,292	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**3,082**		1,460	
Market Value at end of the year		**86,078**		76,747
		183,834		172,586
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**193**		218	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**4,643**		4,521	
Prepayments and Accrued Income	**176**		171	
		5,012		4,910
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**11,344**		7,899	
		11,344		7,899
		16,356		12,809
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**-**		-	
Other Creditors	**259**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**1,170**		1,200	
		1,429		1,200
NET CURRENT ASSETS/(LIABILITIES)		**14,927**		11,609
TOTAL ASSETS LESS CURRENT LIABILITIES		**198,761**		184,195
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**198,761**		184,195
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**60,118**		60,118	
Housing Property Revaluation Reserve	**37,638**		35,721	
		97,756		95,839
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**8,694**		7,144	
Extraordinary Repair Fund	**19,145**		17,138	
General Fund	**73,166**		64,074	
		101,005		88,356
		198,761		184,195

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DR WEST MEMORIAL HOME

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**60,118**	-	-	-	-	-	**60,118**
Housing Property Revaluation Reserve	**35,721**	-	-	-	-	**1,917**	**37,638**
	95,839	-	-	-	-	**1,917**	**97,756**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**7,144**	**254**	-	**252**	**1,044**	-	**8,694**
Extraordinary Repair Fund	**17,138**	**702**	-	**666**	**639**	-	**19,145**
General Fund	**64,074**	**11,801**	**(3,190)**	**2,164**	**(1,683)**	-	**73,166**
	88,356	**12,757**	**(3,190)**	**3,082**	-	-	**101,005**
Total Funds	**184,195**	**12,757**	**(3,190)**	**3,082**	-	**1,917**	**198,761**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	60,118	-	-	-	-	-	60,118
Housing Property Revaluation Reserve	21,108	-	-	-	-	14,613	35,721
	81,226	-	-	-	-	14,613	95,839
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	6,120	202	-	122	700	-	7,144
Extraordinary Repair Fund	15,606	604	-	334	594	-	17,138
General Fund	56,529	10,772	(2,937)	1,004	(1,294)	-	64,074
	78,255	11,578	(2,937)	1,460	-	-	88,356
Total Funds	159,481	11,578	(2,937)	1,460	-	14,613	184,195

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Funds	-	-	-	-
Housing Property Reserve	60,118	-	-	60,118
Housing Property Revaluation Reserve	37,638	-	-	37,638
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	7,096	1,598	8,694
Extraordinary Repair Fund	-	18,596	549	19,145
General Fund	-	60,386	12,780	73,166
	97,756	86,078	14,927	198,761

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	30,768		28,839	
Losses from Voids	-		-	
		30,768		28,839
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	2,052		1,530	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	259		93	
		2,311		1,623
TOTAL INCOME		33,079		30,462
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	595		595	
Repairs and Renewals	1,134		744	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	1,930		1,818	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	23		15	
Housing Loan Interest	-		-	
		3,682		3,172
Support Costs – Governance				
Administration Fees	3,400		3,400	
Auditor's Remuneration	1,542		1,560	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	58		-	
		5,000		4,960
TOTAL EXPENDITURE		8,682		8,132
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		24,397		22,330
NET INVESTMENT GAINS/(LOSSES)		1,906		592
NET INCOME/(EXPENDITURE)		26,203		22,922
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		10,349		78,886
NET MOVEMENT IN FUNDS		36,652		101,808
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		534,121		432,313
Total Funds Carried Forward		570,773		534,121

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**517,387**		438,501	
Gain/(Loss) on Revaluation	**10,349**		78,886	
Net Book Value at end of the year		**527,736**		517,387
Listed Investments				
Market Value at Beginning of the year	**42,064**		33,442	
Additions at cost	**12,052**		8,030	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,906**		592	
Market Value at end of the year		**56,022**		42,064
		583,758		559,451
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**-**		64	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**19,185**		12,375	
Prepayments and Accrued Income	**347**		392	
		19,532		12,831
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**5,331**		5,072	
		5,331		5,072
		24,863		17,903
CREDITORS: Amounts falling due with one year				
Loans	**(5,650)**		(5,650)	
Contributions in Received in Advance	**(911)**		(710)	
Other Creditors	**(82)**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(8,185)		(7,920)
NET CURRENT ASSETS		**16,678**		9,983
TOTAL ASSETS LESS CURRENT LIABILITIES		**600,436**		569,434
CREDITORS: Amounts falling due after more than one year				
Loans		**(29,663)**		(35,313)
NET ASSETS		**570,773**		534,121
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**299,555**		299,555	
Housing Property Revaluation Reserve	**228,181**		217,832	
		527,736		517,387
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**33,132**		27,308	
Extraordinary Repair Fund	**16,970**		13,206	
General Fund	**(7,065)**		(23,780)	
		43,037		16,734
		570,773		534,121

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HODDESDON COTTAGE HOMES FOR THE AGED POOR

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**299,555**	-		-	-	-	**299,555**
Housing Property Revaluation Reserve	**217,832**	-	-	-	-	**10,349**	**228,181**
	517,387	-	-	-	-	**10,349**	**527,736**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**27,308**	**854**	-	**794**	**4,176**	-	**33,132**
Extraordinary Repair Fund	**13,206**	**631**	-	**577**	**2,556**	-	**16,970**
General Fund	**(23,780)**	**31,594**	**(8,682)**	**535**	**(6,732)**	-	**(7,065)**
	16,734	**33,079**	**(8,682)**	**1,906**	-	-	**43,037**
Total Funds	**534,121**	**33,079**	**(8,682)**	**1,906**	-	**10,349**	**570,773**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	299,555	-		-	-	-	299,555
Housing Property Revaluation Reserve	138,946	-	-	-	-	78,886	217,832
	438,501	-	-	-	-	78,886	517,387
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	23,485	637	-	386	2,800	-	27,308
Extraordinary Repair Fund	10,181	480	-	169	2,376	-	13,206
General Fund	(39,854)	29,345	(8,132)	37	(5,176)	-	(23,780)
	(6,188)	30,462	(8,132)	592	-	-	16,734
Total Funds	432,313	30,462	(8,132)	592	-	78,886	534,121

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	299,555	-	-	299,555
Housing Property Revaluation Reserve	228,181	-	-	228,181
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	23,329	9,803	33,132
Extraordinary Repair Fund	-	16,970	-	16,970
General Fund	-	15,723	(22,788)	(7,065)
	527,736	56,022	(12,985)	570,773

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	26,539		24,675	
Losses from Voids	(1,350)		-	
		25,189		24,675
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	4,476		4,005	
Dividends Receivable	4		14	
COIF Deposit Account Interest Receivable	1,093		616	
		5,573		4,635
TOTAL INCOME		30,762		29,310
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	604		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	670		670	
Repairs and Renewals	3,816		3,136	
Extraordinary Repairs	4,200		-	
Cyclical Repairs	1,042		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		23	
Housing Loan Interest	-		-	
		10,332		3,829
Support Costs – Governance				
Administration Fees	3,400		3,400	
Auditor's Remuneration	1,542		1,560	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	57		-	
		4,999		4,960
TOTAL EXPENDITURE		15,331		8,789
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		15,431		20,521
NET INVESTMENT GAINS/(LOSSES)		5,089		9,174
NET INCOME/(EXPENDITURE)		20,520		29,695
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		11,763		89,665
NET MOVEMENT IN FUNDS		32,283		119,360
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		766,836		647,476
Total Funds Carried Forward		799,119		766,836

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**588,083**		498,418	
Gain/(Loss) on Revaluation	**11,763**		89,665	
Net Book Value at end of the year		**599,846**		588,083
Listed Investments				
Market Value at Beginning of the year	**153,692**		125,513	
Additions at cost	**4,476**		19,005	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**5,089**		9,174	
Market Value at end of the year		**163,257**		153,692
		763,103		741,775
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,493**		1,116	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**12,308**		3,825	
Prepayments and Accrued Income	**448**		502	
		15,249		5,443
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**22,525**		21,427	
		22,525		21,427
		37,774		26,870
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(216)**		(249)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(1,758)		(1,809)
NET CURRENT ASSETS/(LIABILITIES)		**36,016**		25,061
TOTAL ASSETS LESS CURRENT LIABILITIES		**799,119**		766,836
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**799,119**		766,836
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**35,809**		35,809	
Housing Property Revaluation Reserve	**534,307**		522,544	
		570,116		558,353
Restricted Funds:				
Social Housing Grant Fund		**29,730**		29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	**45,976**		40,969	
Extraordinary Repair Fund	**68,913**		64,771	
General Fund	**84,384**		73,013	
		199,273		178,753
		799,119		766,836

This page does not form part of the statutory financial statements

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	522,544	-	-	-	-	11,763	534,307
	558,353	-	-	-	-	11,763	570,116
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	40,969	821	(1,042)	1,052	4,176	-	45,976
Extraordinary Repair Fund	64,771	1,987	(2,556)	2,155	2,556	-	68,913
General Fund	73,013	27,954	(11,733)	1,882	(6,732)	-	84,384
	178,753	30,762	(15,331)	5,089	-	-	199,273
Total Funds	766,836	30,762	(15,331)	5,089	-	11,763	799,119
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	432,879	-	-	-	-	89,665	522,544
	468,688	-	-	-	-	89,665	558,353
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	34,574	789	-	2,806	2,800	-	40,969
Extraordinary Repair Fund	57,298	1,806	-	3,291	2,376	-	64,771
General Fund	57,186	26,715	(8,789)	3,077	(5,176)	-	73,013
	149,058	29,310	(8,789)	9,174	-	-	178,753
Total Funds	647,476	29,310	(8,789)	9,174	-	89,665	766,836

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	35,809	-	-	35,809
Housing Property Revaluation Reserve	534,307	-	-	534,307
Restricted Funds:				
Social Housing Grant Fund	29,730	-	-	29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	-	36,450	9,526	45,976
Extraordinary Repair Fund	-	66,717	2,196	68,913
General Fund	-	60,090	24,294	84,384
	599,846	163,257	36,017	799,119

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £29,730 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	31,419		29,416	
Losses from Voids	-		-	
		31,419		29,416
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	2,310		1,516	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	2,037		1,750	
		4,347		3,266
TOTAL INCOME		35,766		32,682
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	633		638	
Repairs and Renewals	9,034		987	
Extraordinary Repairs	4,012		-	
Cyclical Repairs	-		-	
Gardening	1,900		1,900	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	7		30	
Housing Loan Interest	-		-	
		15,586		3,555
Support Costs – Governance				
Administration Fees	3,400		3,400	
Auditor's Remuneration	1,542		1,560	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	58		-	
		5,000		4,960
TOTAL EXPENDITURE		20,586		8,515
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		15,180		24,167
NET INVESTMENT GAINS/(LOSSES)		2,143		916
NET INCOME/(EXPENDITURE)		17,323		25,083
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		13,246		24,521
NET MOVEMENT IN FUNDS		30,569		49,604
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		649,305		599,701
Total Funds Carried Forward		679,874		649,305

LOUGHTON ALMSHOUSE CHARITY

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**547,348**		522,827	
Gain/(Loss) on Revaluation	**13,246**		24,521	
Net Book Value at end of the year		**560,594**		547,348
Listed Investments				
Market Value at Beginning of the year	**49,553**		28,621	
Additions at cost	**17,310**		20,016	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**2,143**		916	
Market Value at end of the year		**69,006**		49,553
		629,600		596,901
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**3,929**		2,942	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**6,358**		10,826	
Prepayments and Accrued Income	**807**		851	
		11,094		14,619
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**41,966**		39,921	
		41,966		39,921
		53,060		54,540
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(1,244)**		(576)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(2,786)		(2,136)
NET CURRENT ASSETS/(LIABILITIES)		**50,274**		52,404
TOTAL ASSETS LESS CURRENT LIABILITIES		**679,874**		649,305
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**679,874**		649,305
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**15,977**		15,977	
Housing Property Revaluation Reserve	**425,751**		412,505	
		441,728		428,482
Restricted Funds:				
Social Housing Grant Fund		**118,866**		118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	**26,273**		21,112	
Extraordinary Repair Fund	**27,927**		24,115	
General Fund	**65,080**		56,730	
		119,280		101,957
		679,874		649,305

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LOUGHTON ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	412,505	-	-	-	-	13,246	425,751
	428,482	-	-	-	-	13,246	441,728
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	21,112	504	-	481	4,176	-	26,273
Extraordinary Repair Fund	24,115	630	-	626	2,556	-	27,927
General Fund	56,730	34,632	(20,586)	1,036	(6,732)	-	65,080
	101,957	35,766	(20,586)	2,143	-	-	119,280
Total Funds	649,305	35,766	(20,586)	2,143	-	13,246	679,874
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	387,984	-	-	-	-	24,521	412,505
	403,961	-	-	-	-	24,521	428,482
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	17,691	386	-	235	2,800	-	21,112
Extraordinary Repair Fund	20,943	467	-	329	2,376	-	24,115
General Fund	38,240	31,829	(8,515)	352	(5,176)	-	56,730
	76,874	32,682	(8,515)	916	-	-	101,957
Total Funds	599,701	32,682	(8,515)	916	-	24,521	649,305

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term Loans	Total
	Freehold Property	Investments		
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	15,977	-	-	15,977
Housing Property Revaluation Reserve	425,751	-	-	425,751
Restricted Funds:				
Social Housing Grant Fund	118,866	-	-	118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	-	15,783	10,490	26,273
Extraordinary Repair Fund	-	18,447	9,480	27,927
General Fund	-	34,776	30,304	65,080
	560,594	69,006	50,274	679,874

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £118,866 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**47,277**		44,290	
Losses from Voids	**(1,119)**		(3,520)	
		46,158		40,770
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**6,837**		6,057	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**1,767**		540	
		8,604		6,597
TOTAL INCOME		**54,762**		47,367
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**165**		-	
Water Charges	**1,374**		1,127	
Light and Heat	**8,141**		8,960	
Insurance	**906**		926	
Repairs and Renewals	**7,978**		6,348	
Extraordinary Repairs	**33,431**		8,096	
Cyclical Repairs	**4,981**		1,367	
Gardening	**4,069**		2,329	
Cleaning	**-**		-	
Bad Debts	**-**		35	
Sundry Expenses	**30**		23	
Housing Loan Interest	**-**		-	
		61,075		29,211
Support Costs – Governance				
Administration Fees	**5,100**		5,100	
Auditor's Remuneration	**1,794**		1,800	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**58**		-	
		6,952		6,900
TOTAL EXPENDITURE		**68,027**		36,111
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**(13,265)**		11,256
NET INVESTMENT GAINS/(LOSSES)		**6,515**		3,674
NET INCOME/(EXPENDITURE)		**(6,750)**		14,930
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**25,335**		46,900
NET MOVEMENT IN FUNDS		**18,585**		61,830
RECONCILIATION OF FUNDS		**1,254,133**		1,192,303
Total Funds Brought Forward				
Total Funds Carried Forward		**1,272,718**		1,254,133

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**1,046,900**		1,000,000	
Gain/(Loss) on Revaluation	**25,335**		46,900	
Net Book Value at end of the year		**1,072,235**		1,046,900
Listed Investments				
Market Value at Beginning of the year	**166,481**		156,750	
Additions at cost	**6,837**		6,057	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**6,515**		3,674	
Market Value at end of the year		**179,833**		166,481
		1,252,068		1,213,381
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**109**		130	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**-**		13,380	
Prepayments and Accrued Income	**1,018**		1,097	
		1,127		14,607
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**36,391**		34,618	
		36,391		34,618
		37,518		49,225
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(1,382)**		(1,090)	
Other Creditors	**(4,321)**		(4,376)	
Legacy East Almshouse Partnership	**(9,031)**		-	
Accruals and Deferred Income	**(2,134)**		(3,007)	
		(16,868)		(8,473)
NET CURRENT ASSETS/(LIABILITIES)		**20,650**		40,751
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,272,718**		1,254,133
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,272,718**		1,254,133
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**841,573**		841,573	
Housing Property Revaluation Reserve	**230,662**		205,327	
		1,072,235		1,046,900
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**20,007**		18,725	
Extraordinary Repair Fund	**13,279**		13,279	
General Fund	**167,197**		175,229	
		200,483		207,233
		1,272,718		1,254,133

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MARY DAINS COTTAGES

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**841,573**	-	-	-	-	-	**841,573**
Housing Property Revaluation Reserve	**205,327**	-	-	-	-	**25,335**	**230,662**
	1,046,900	-	-	-	-	**25,335**	**1,072,235**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**18,725**	-	**(4,982)**	-	**6,264**	-	**20,007**
Extraordinary Repair Fund	**13,279**	-	**(3,834)**	-	**3,834**	-	**13,279**
General Fund	**175,229**	**54,761**	**(59,209)**	**6,515**	**(10,098)**	-	**167,197**
	207,233	**54,761**	**(68,025)**	**6,515**	-	-	**200,483**
Total Funds	**1,254,133**	**54,761**	**(68,025)**	**6,515**	-	**25,335**	**1,272,718**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	841,573	-	-	-	-	-	841,573
Housing Property Revaluation Reserve	158,427	-	-	-	-	46,900	205,327
	1,000,000	-	-	-	-	46,900	1,046,900
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	15,892	-	(1,367)	-	4,200	-	18,725
Extraordinary Repair Fund	9,715	-	-	-	3,564	-	13,279
General Fund	166,696	47,367	(34,744)	3,674	(7,764)	-	175,229
	192,303	47,367	(36,111)	3,674	-	-	207,233
Total Funds	1,192,303	47,367	(36,111)	3,674	-	46,900	1,254,133

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	841,573	-	-	841,573
Housing Property Revaluation Reserve	230,662	-	-	230,662
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	20,007	20,007
Extraordinary Repair Fund	-	-	13,279	13,279
General Fund	-	179,833	(12,636)	167,197
	1,072,235	179,833	20,650	1,272,718

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	31,069		29,037	
Losses from Voids	(5,504)		-	
		25,565		29,037
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	5,805		4,744	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	1,926		1,331	
		7,731		6,075
TOTAL INCOME		33,296		35,112
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	1,295		92	
Water Charges	525		-	
Light and Heat	729		29	
Insurance	700		686	
Repairs and Renewals	105		1,421	
Extraordinary Repairs	28,135		-	
Cyclical Repairs	2,484		-	
Gardening	2,275		353	
Cleaning	-		-	
Bad Debts	1,533		-	
Sundry Expenses	55		15	
Housing Loan Interest	-		-	
		37,836		2,596
Support Costs – Governance				
Administration Fees	3,400		3,400	
Auditor's Remuneration	1,542		1,560	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	57		-	
		4,999		4,960
TOTAL EXPENDITURE		42,835		7,556
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(9,539)		27,556
NET INVESTMENT GAINS/(LOSSES)		5,342		2,755
NET INCOME/(EXPENDITURE)		(4,197)		30,311
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		12,177		92,825
NET MOVEMENT IN FUNDS		7,980		123,136
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		791,602		668,466
Total Funds Carried Forward		799,582		791,602

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**608,805**		515,980	
Gain/(Loss) on Revaluation	**12,177**		92,825	
Net Book Value at end of the year		**620,982**		608,805
Listed Investments				
Market Value at Beginning of the year	**135,029**		117,530	
Additions at cost	**13,805**		14,744	
Disposal Proceeds	**(23,000)**		-	
Gain/(Loss) on Revaluation	**5,342**		2,755	
Market Value at end of the year		**131,176**		135,029
		752,158		743,834
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**1,476**		2,610	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**9,722**		9,595	
Prepayments and Accrued Income	**533**		584	
		11,731		12,789
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**39,677**		37,743	
		39,677		37,743
		51,408		50,532
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(2,442)**		(1,204)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(3,984)		(2,764)
NET CURRENT ASSETS		**47,424**		47,768
TOTAL ASSETS LESS CURRENT LIABILITIES		**799,582**		791,602
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**799,582**		791,602
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**248,952**		248,952	
Housing Property Revaluation Reserve	**372,030**		359,853	
		620,982		608,805
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**28,293**		22,829	
Extraordinary Repair Fund	**26,895**		22,711	
General Fund	**123,412**		137,257	
		178,600		182,797
		799,582		791,602

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MISS RUTLAND'S ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**248,952**	-	-	-	-	-	**248,952**
Housing Property Revaluation Reserve	**359,853**	-	-	-	-	**12,177**	**372,030**
	608,805	-	-	-	-	**12,177**	**620,982**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**22,829**	**637**	-	**651**	**4,176**	-	**28,293**
Extraordinary Repair Fund	**22,711**	**825**	-	**803**	**2,556**	-	**26,895**
General Fund	**137,257**	**31,834**	**(42,835)**	**3,888**	**(6,732)**	-	**123,412**
	182,797	**33,296**	**(42,835)**	**5,342**	-	-	**178,599**
Total Funds	**791,602**	**33,296**	**(42,835)**	**5,342**	-	**12,177**	**799,582**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	248,952	-	-	-	-	-	248,952
Housing Property Revaluation Reserve	267,028	-	-	-	-	92,825	359,853
	515,980	-	-	-	-	92,825	608,805
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	19,268	474	-	287	2,800	-	22,829
Extraordinary Repair Fund	19,352	630	-	353	2,376	-	22,711
General Fund	113,866	34,008	(7,556)	2,115	(5,176)	-	137,257
	152,486	35,112	(7,556)	2,755	-	-	182,797
Total Funds	668,466	35,112	(7,556)	2,755	-	92,825	791,602

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**248,952**	-	-	**248,952**
Housing Property Revaluation Reserve	**372,030**	-	-	**372,030**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**18,485**	**9,808**	**28,293**
Extraordinary Repair Fund	-	**22,611**	**4,284**	**26,895**
General Fund	-	**90,080**	**33,332**	**123,412**
	620,982	**131,176**	**47,424**	**799,582**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	26,203		21,960	
Losses from Voids	(1,155)		(1,610)	
		25,048		20,350
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	1,218		1,079	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	52		19	
		1,270		1,098
TOTAL INCOME		26,318		21,448
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	203		78	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	811		795	
Repairs and Renewals	3,162		1,994	
Extraordinary Repairs	10,092		-	
Cyclical Repairs	504		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	3,658		436	
Sundry Expenses	-		120	
Housing Loan Interest	-		-	
		18,430		3,423
Support Costs – Governance				
Administration Fees	3,400		3,400	
Auditor's Remuneration	1,542		1,560	
Trustees' Expenses	-		-	
Legal and Professional Fees	-		400	
Almshouse Association Subscription	58		-	
		5,000		5,360
TOTAL EXPENDITURE		23,430		8,783
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		2,888		12,665
NET INVESTMENT GAINS/(LOSSES)		1,161		499
NET INCOME/(EXPENDITURE)		4,049		13,164
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		14,255		108,661
NET MOVEMENT IN FUNDS		18,304		121,825
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		711,569		589,744
Total Funds Carried Forward		729,873		711,569

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	712,662		604,001	
Gain/(Loss) on Revaluation	14,255		108,661	
Net Book Value at end of the year		726,917		712,662
Listed Investments				
Market Value at Beginning of the year	29,660		25,082	
Additions at cost	1,218		4,079	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	1,161		499	
Market Value at end of the year		32,039		29,660
		758,956		742,322
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	721		2,743	
Other Debtors	-		-	
Legacy East Almshouse Partnership	5,102		6,795	
Prepayments and Accrued Income	434		483	
		6,257		10,021
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	1,066		1,015	
		1,066		1,015
		7,323		11,036
CREDITORS: Amounts falling due with one year				
Loans	(5,549)		(5,549)	
Contributions in Received in Advance	(184)		-	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,542)		(1,560)	
		(7,275)		(7,109)
NET CURRENT ASSETS/(LIABILITIES)		48		3,927
TOTAL ASSETS LESS CURRENT LIABILITIES		759,004		746,249
CREDITORS: Amounts falling due after more than one year				
Loans		(29,131)		(34,680)
NET ASSETS		729,873		711,569
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	171,750		171,750	
Housing Property Revaluation Reserve	513,167		498,912	
		684,917		670,662
Restricted Funds:				
Social Housing Grant Fund		42,000		42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	24,235		19,679	
Extraordinary Repair Fund	7,931		7,342	
General Fund	(29,210)		(28,114)	
		2,956		(1,093)
		729,873		711,569

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NETHANIAH HOME

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	498,912	-	-	-	-	14,255	513,167
	670,662	-	-	-	-	14,255	684,917
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	19,679	453	(504)	431	4,176	-	24,235
Extraordinary Repair Fund	7,342	302	(2,556)	287	2,556	-	7,931
General Fund	(28,114)	25,563	(20,370)	443	(6,732)	-	(29,210)
	(1,093)	26,318	(23,430)	1,161	-	-	2,956
Total Funds	711,569	26,318	(23,430)	1,161	-	14,255	729,873
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	390,251	-	-	-	-	108,661	498,912
	562,001	-	-	-	-	108,661	670,662
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	16,454	401	-	24	2,800	-	19,679
Extraordinary Repair Fund	4,660	267	-	39	2,376	-	7,342
General Fund	(35,371)	20,780	(8,783)	436	(5,176)	-	(28,114)
	(14,257)	21,448	(8,783)	499	-	-	(1,093)
Total Funds	589,744	21,448	(8,783)	499	-	108,661	711,569

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	171,750	-	-	171,750
Housing Property Revaluation Reserve	513,167	-	-	513,167
Restricted Funds:				
Social Housing Grant Fund	42,000	-	-	42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	11,910	12,325	24,235
Extraordinary Repair Fund	-	7,931	-	7,931
General Fund	-	12,198	(41,408)	(29,210)
	726,917	32,039	(29,083)	729,873

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £42,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	70,961		67,485	
Losses from Voids	(1,906)		(5,893)	
		69,055		61,592
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	2,500		807	
Dividends Receivable	-		624	
COIF Deposit Account Interest Receivable	1,362		635	
Investment Property Rent Receivable	2,000		2,000	
		5,862		4,066
TOTAL INCOME		74,917		65,658
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	2,388		1,629	
Water Charges	150		(1,612)	
Light and Heat	18,530		24,284	
Insurance	2,227		1,776	
Repairs and Renewals	2,144		4,270	
Extraordinary Repairs	3,252		14,833	
Cyclical Repairs	-		-	
Gardening	3,158		3,505	
Cleaning	-		-	
Bad Debts	11,742		-	
Sundry Expenses	-		147	
Housing Loan Interest	-		-	
		43,591		48,832
Support Costs – Governance				
Administration Fees	10,200		10,200	
Auditor's Remuneration	2,538		-	
Trustees' Expenses	-		-	
Legal and Professional Fees	803		-	
Almshouse Association Subscription	407		233	
		13,948		10,433
TOTAL EXPENDITURE		57,539		59,265
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		17,378		6,393
NET INVESTMENT GAINS/(LOSSES)		2,125		3,272
NET INCOME/(EXPENDITURE)		19,503		9,665
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		72,023		-
NET MOVEMENT IN FUNDS		91,526		9,665
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		1,767,737		1,758,072
Total Funds Carried Forward		1,859,263		1,767,737

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SIR WILLIAM PETRE'S ALMSHOUSES AND CHAPEL

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	1,440,454		1,440,454	
Gain/(Loss) on Revaluation	72,023		-	
Net Book Value at end of the year		1,512,477		1,440,454
Listed Investments				
Market Value at Beginning of the year	37,284		90,903	
Additions at cost	32,500		36,807	
Disposal Proceeds	-		(93,698)	
Gain/(Loss) on Revaluation	2,125		3,272	
Market Value at end of the year		71,909		37,284
Investment Property				
Market Value at Beginning of the year	203,560		203,560	
Gain/(Loss) on Revaluation	-		-	
Market Value at end of the year		203,560		203,560
		1,787,946		1,681,298
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	9,024		19,022	
Other Debtors	2,000		-	
Legacy East Almshouse Partnership	36,342		42,280	
Prepayments and Accrued Income	2,584		2,785	
		49,950		64,087
Cash at Bank and in Hand				
COIF Deposit Account	25,897		24,635	
		25,897		24,635
		75,847		88,722
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(242)		(102)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(4,288)		(2,181)	
		(4,530)		(2,283)
NET CURRENT ASSETS/(LIABILITIES)		71,317		86,439
TOTAL ASSETS LESS CURRENT LIABILITIES		1,859,263		1,767,737
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,859,263		1,767,737
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	206,540		206,540	
Housing Property Reserve	1,440,454		1,440,454	
Housing Property Revaluation Reserve	72,023		-	
		1,719,017		1,646,994
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	13,211		-	
Extraordinary Repair Fund	8,086		-	
General Fund	118,949		120,743	
		140,246		120,743
		1,859,263		1,767,737

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SIR WILLIAM PETRE'S ALMSHOUSES AND CHAPEL

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	**206,540**	-	-	-	-	-	**206,540**
Housing Property Reserve	**1,440,454**	-	-	-	-	-	**1,440,454**
Housing Property Revaluation Reserve	-	-	-	-	-	**72,023**	**72,023**
	1,646,994	-	-	-	-	**72,023**	**1,719,017**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	**404**	-	**279**	**12,528**	-	**13,211**
Extraordinary Repair Fund	-	**248**	-	**170**	**7,668**	-	**8,086**
General Fund	**120,743**	**74,265**	**(57,539)**	**1,676**	**(20,196)**	-	**118,949**
	120,743	**74,917**	**(57,539)**	**2,125**	-	-	**140,246**
Total Funds	**1,767,737**	**74,917**	**(57,539)**	**2,125**	-	**72,023**	**1,859,263**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	206,540	-	-	-	-	-	206,540
Housing Property Reserve	1,440,454	-	-	-	-	-	1,440,454
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	1,646,994	-	-	-	-	-	1,646,994
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	111,078	65,658	(59,265)	3,272	-	-	120,743
	111,078	65,658	(59,265)	3,272	-	-	120,743
Total Funds	1,758,072	65,658	(59,265)	3,272	-	-	1,767,737

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	203,560	2,980	206,540
Housing Property Reserve	1,440,454	-	-	1,440,454
Housing Property Revaluation Reserve	72,023	-	-	72,023
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	13,211	-	13,211
Extraordinary Repair Fund	-	8,086		8,086
General Fund	-	50,612	68,337	118,949
	1,512,477	275,469	71,317	1,859,263

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**16,004**		14,948	
Losses from Voids	**-**		(214)	
		16,004		14,734
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**1,580**		1,400	
Dividends Receivable	**336**		331	
COIF Deposit Account Interest Receivable	**1,258**		1,081	
		3,174		2,812
TOTAL INCOME		**19,178**		17,546
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**181**		162	
Light and Heat	**-**		-	
Insurance	**592**		559	
Repairs and Renewals	**472**		3,034	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**5,155**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		6,400		3,755
Support Costs – Governance				
Administration Fees	**1,700**		1,700	
Auditor's Remuneration	**1,296**		1,320	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**57**		-	
		3,053		3,020
TOTAL EXPENDITURE		**9,453**		6,775
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**9,725**		10,771
NET INVESTMENT GAINS/(LOSSES)		**1,778**		1,865
NET INCOME/(EXPENDITURE)		**11,503**		12,636
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**7,660**		58,396
NET MOVEMENT IN FUNDS		**19,163**		71,032
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**455,294**		384,262
Total Funds Carried Forward		**474,457**		455,294

SPRINGFIELD GREEN ALMSHOUSES

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**382,995**		324,599	
Gain/(Loss) on Revaluation	**7,660**		58,396	
Net Book Value at end of the year		**390,655**		382,995
Listed Investments				
Market Value at Beginning of the year	**50,545**		47,280	
Additions at cost	**1,580**		1,400	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,778**		1,865	
Market Value at end of the year		**53,903**		50,545
		444,558		433,540
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**-**		-	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**5,228**		-	
Prepayments and Accrued Income	**441**		459	
		5,669		459
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**25,925**		24,661	
		25,925		24,661
		31,594		25,120
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(399)**		(376)	
Other Creditors	**-**		(91)	
Legacy East Almshouse Partnership	**-**		(1,579)	
Accruals and Deferred Income	**(1,296)**		(1,320)	
		(1,695)		(3,366)
NET CURRENT ASSETS/(LIABILITIES)		**29,899**		21,754
TOTAL ASSETS LESS CURRENT LIABILITIES		**474,457**		455,294
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**474,457**		455,294
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**18,533**		17,801	
Housing Property Reserve	**101,261**		101,261	
Housing Property Revaluation Reserve	**289,394**		281,734	
		409,188		400,796
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**14,711**		12,623	
Extraordinary Repair Fund	**19,432**		16,976	
General Fund	**31,126**		24,898	
		65,269		54,498
		474,457		455,294

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SPRINGFIELD GREEN ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	**17,801**	**235**	**-**	**497**	**-**	**-**	**18,533**
Housing Property Reserve	**101,261**	**-**	**-**	**-**	**-**	**-**	**101,261**
Housing Property Revaluation Reserve	**281,734**	**-**	**-**	**-**	**-**	**7,660**	**289,394**
	400,796	**235**	**-**	**497**	**-**	**7,660**	**409,188**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**12,623**	**-**	**-**	**-**	**2,088**	**-**	**14,711**
Extraordinary Repair Fund	**16,976**	**603**	**-**	**575**	**1,278**	**-**	**19,432**
General Fund	**24,899**	**18,340**	**(9,454)**	**706**	**(3,366)**	**-**	**31,126**
	54,498	**18,943**	**(9,454)**	**1,281**	**-**	**-**	**65,269**
Total Funds	**455,294**	**19,178**	**(9,454)**	**1,778**	**-**	**7,660**	**474,457**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	16,450	208	-	1,143	-	-	17,801
Housing Property Reserve	101,261	-	-	-	-	-	101,261
Housing Property Revaluation Reserve	223,338	-	-	-	-	58,396	281,734
	341,049	208	-	1,143	-	58,396	400,796
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	11,223	-	-	-	1,400	-	12,623
Extraordinary Repair Fund	14,929	535	-	324	1,188	-	16,976
General Fund	17,061	16,803	(6,775)	398	(2,588)	-	24,899
	43,213	17,338	(6,775)	722	-	-	54,498
Total Funds	384,262	17,546	(6,775)	1,865	-	58,396	455,294

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	18,533	-	18,533
Housing Property Reserve	101,261	-	-	101,261
Housing Property Revaluation Reserve	289,394	-	-	289,394
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	14,711	14,711
Extraordinary Repair Fund	-	15,868	3,564	19,432
General Fund	-	19,502	11,624	31,126
	390,655	53,903	29,899	474,457

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPROWSTON WAR MEMORIAL TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	12,703		11,462	
Losses from Voids	(1,481)		-	
		11,222		11,462
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	1,247		1,105	
COIF Deposit Account Interest Receivable	52		19	
		1,299		1,124
TOTAL INCOME		12,521		12,586
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	103		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	320		304	
Repairs and Renewals	300		205	
Extraordinary Repairs	28,412		5,784	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	65		-	
Sundry Expenses	-		-	
Housing Loan Interest	1,368		1,544	
		30,568		7,837
Support Costs – Governance				
Administration Fees	1,700		1,700	
Auditor's Remuneration	1,296		1,320	
Trustees' Expenses	-		230	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	58		-	
		3,054		3,250
TOTAL EXPENDITURE		33,622		11,087
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(21,101)		1,499
NET INVESTMENT GAINS/(LOSSES)		1,000		515
NET INCOME/(EXPENDITURE)		(20,101)		2,014
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		4,788		36,492
NET MOVEMENT IN FUNDS		(15,313)		38,506
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		242,305		203,799
Total Funds Carried Forward		226,992		242,305

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**239,336**		202,844	
Gain/(Loss) on Revaluation	**4,788**		36,492	
Net Book Value at end of the year		**244,124**		239,336
Listed Investments				
Market Value at Beginning of the year	**30,373**		25,753	
Additions at cost	**1,247**		4,105	
Disposal Proceeds	**(29,000)**		-	
Gain/(Loss) on Revaluation	**1,000**		515	
Market Value at end of the year		**3,620**		30,373
		247,744		269,709
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**982**		141	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**1,294**		-	
Prepayments and Accrued Income	**212**		223	
		2,488		364
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**1,066**		1,014	
		1,066		1,014
		3,554		1,378
CREDITORS: Amounts falling due with one year				
Loans	**(2,153)**		(2,004)	
Contributions in Received in Advance	**-**		-	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		(2,172)	
Accruals and Deferred Income	**(1,296)**		(1,320)	
		(3,449)		(5,496)
NET CURRENT ASSETS/(LIABILITIES)		**105**		(4,118)
TOTAL ASSETS LESS CURRENT LIABILITIES		**247,849**		265,591
CREDITORS: Amounts falling due after more than one year				
Loans		**(20,857)**		(23,286)
NET ASSETS		**226,992**		242,305
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**114,555**		112,275	
Housing Property Revaluation Reserve	**106,559**		101,771	
		221,114		214,046
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**2,258**		6,988	
Extraordinary Repair Fund	**3,620**		16,716	
General Fund	**-**		4,555	
		5,878		28,259
		226,992		242,305

This page does not form part of the statutory financial statements

SPROWSTON WAR MEMORIAL TRUST

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	112,275	-	-	-	2,280	-	114,555
Housing Property Revaluation Reserve	101,771	-	-	-	-	4,788	106,559
	214,046	-	-	-	2,280	4,788	221,114
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	6,988	175	-	155	(5,060)	-	2,258
Extraordinary Repair Fund	16,716	686	(14,285)	503	-	-	3,620
General Fund	4,555	11,660	(19,337)	342	2,780	-	-
	28,259	12,521	(33,622)	1,000	(2,280)	-	5,878
Total Funds	242,305	12,521	(33,622)	1,000	-	4,788	226,992
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	110,170	-	-	-	2,105	-	112,275
Housing Property Revaluation Reserve	65,279	-	-	-	-	36,492	101,771
	175,449	-	-	-	2,105	36,492	214,046
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,345	155	-	88	1,400	-	6,988
Extraordinary Repair Fund	14,613	608	-	307	1,188	-	16,716
General Fund	8,392	11,823	(11,087)	120	(4,693)	-	4,555
	28,350	12,586	(11,087)	515	(2,105)	-	28,259
Total Funds	203,799	12,586	(11,087)	515	-	36,492	242,305

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	137,565	-	(23,010)	114,555
Housing Property Revaluation Reserve	106,559	-	-	106,559
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	2,258	2,258
Extraordinary Repair Fund	-	3,620	-	3,620
General Fund	-	-	-	-
	244,124	3,620	(20,752)	226,992

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**33,708**		26,528	
Losses from Voids	**-**		-	
		33,708		26,528
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**870**		206	
Dividends Receivable	**238**		223	
Deposit Account Interest Receivable	**-**		15	
		1,108		444
TOTAL INCOME		**34,816**		26,972
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**984**		1,225	
Light and Heat	**-**		-	
Insurance	**633**		1,522	
Repairs and Renewals	**3,086**		38,008	
Extraordinary Repairs	**4,600**		-	
Cyclical Repairs	**-**		-	
Gardening	**1,141**		2,267	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**389**		1,051	
Housing Loan Interest	**-**		-	
		10,833		44,073
Support Costs – Governance				
Administration Fees	**5,100**		1,524	
Auditor's Remuneration	**1,794**		55	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**893**		3,860	
Almshouse Association Subscription	**-**		549	
		7,787		5,988
TOTAL EXPENDITURE		**18,620**		50,061
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**16,196**		(23,089)
NET INVESTMENT GAINS/(LOSSES)		**1,005**		1,370
NET INCOME/(EXPENDITURE)		**17,201**		(21,719)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**1,627,618**		-
NET MOVEMENT IN FUNDS		**1,644,819**		(21,719)
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**25,672**		47,391
Total Funds Carried Forward		**1,670,491**		25,672

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	-		-	
Gain/(Loss) on Revaluation	1,627,618		-	
Net Book Value at end of the year		1,627,618		-
Listed Investments				
Market Value at Beginning of the year	26,446		46,870	
Additions at cost	870		206	
Disposal Proceeds	-		(22,000)	
Gain/(Loss) on Revaluation	1,005		1,370	
Market Value at end of the year		28,321		26,446
		1,655,939		26,446
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Legacy East Almshouse Partnership	15,855		-	
Prepayments and Accrued Income	668		-	
		16,523		-
Cash at Bank and in Hand				
Current Account	-		579	
COIF Deposit Account	-		-	
		-		579
		16,523		579
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(177)		(111)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		(1,242)	
Accruals and Deferred Income	(1,794)		-	
		(1,971)		(1,353)
NET CURRENT ASSETS/(LIABILITIES)		14,552		(774)
TOTAL ASSETS LESS CURRENT LIABILITIES		1,670,491		25,672
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,670,491		25,672
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	5,455		5,278	
Housing Property Reserve	-		-	
Housing Property Revaluation Reserve	1,627,618		-	
		1,633,073		5,278
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	6,264		21,168	
Extraordinary Repair Fund	26,700		-	
General Fund	4,454		(774)	
		37,418		20,394
		1,670,491		25,672

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THE (CHELMSFORD) UNITED CHARITIES

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	**5,278**	**-**	**-**	**177**	**-**	**-**	**5,455**
Housing Property Reserve	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Revaluation Reserve	**-**	**-**	**-**	**-**	**-**	**1,627,618**	**1,627,618**
	5,278	**-**	**-**	**177**	**-**	**1,627,618**	**1,633,073**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**-**	**-**	**-**	**-**	**6,264**	**-**	**6,264**
Extraordinary Repair Fund	**21,168**	**870**	**-**	**828**	**3,834**	**-**	**26,700**
General Fund	**(774)**	**33,946**	**(18,620)**	**-**	**(10,098)**	**-**	**4,454**
	20,394	**34,816**	**(18,620)**	**828**	**-**	**-**	**37,418**
Total Funds	**25,672**	**34,816**	**(18,620)**	**1,005**	**-**	**1,627,618**	**1,670,491**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	5,189	-	-	89	-	-	5,278
Housing Property Reserve	-	-	-	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	5,189	-	-	89	-	-	5,278
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	41,681	206	(22,000)	1,281	-	-	21,168
General Fund	521	26,766	(28,061)	-	-	-	(774)
	42,202	26,972	(50,061)	1,281	-	-	20,394
Total Funds	47,391	26,972	(50,061)	1,370	-	-	25,672

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THE (CHELMSFORD) UNITED CHARITIES

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	5,455	-	5,455
Housing Property Reserve	-	-	-	-
Housing Property Revaluation Reserve	1,627,618	-	-	1,627,618
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	6,264	6,264
Extraordinary Repair Fund	-	22,866	3,834	26,700
General Fund	-	-	4,454	4,454
	1,627,618	28,321	14,552	1,670,491

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**25,489**		23,495	
Losses from Voids	**(1,233)**		(1,183)	
		24,256		22,312
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**4,501**		3,988	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**4,573**		3,928	
		9,074		7,916
TOTAL INCOME		**33,330**		30,228
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**75**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**686**		691	
Repairs and Renewals	**4,196**		360	
Extraordinary Repairs	**-**		7,580	
Cyclical Repairs	**2,680**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		7,637		8,631
Support Costs – Governance				
Administration Fees	**3,400**		3,400	
Auditor's Remuneration	**1,542**		1,560	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**58**		-	
		5,000		4,960
TOTAL EXPENDITURE		**12,637**		13,591
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**20,693**		16,637
NET INVESTMENT GAINS/(LOSSES)		**4,289**		2,419
NET INCOME/(EXPENDITURE)		**24,982**		19,056
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**14,444**		26,739
NET MOVEMENT IN FUNDS		**39,426**		45,795
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**786,505**		740,710
Total Funds Carried Forward		**825,931**		786,505

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DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**596,835**		570,096	
Gain/(Loss) on Revaluation	**14,444**		26,739	
Net Book Value at end of the year		**611,279**		596,835
Listed Investments				
Market Value at Beginning of the year	**109,604**		103,197	
Additions at cost	**4,501**		3,988	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**4,289**		2,419	
Market Value at end of the year		**118,394**		109,604
		729,673		706,439
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**475**		1,229	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**2,527**		-	
Prepayments and Accrued Income	**1,044**		1,116	
		4,046		2,345
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**94,210**		89,619	
		94,210		89,619
		98,256		91,964
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(456)**		-	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		(10,338)	
Accruals and Deferred Income	**(1,542)**		(1,560)	
		(1,998)		(11,898)
NET CURRENT ASSETS/(LIABILITIES)		**96,258**		80,066
TOTAL ASSETS LESS CURRENT LIABILITIES		**825,931**		786,505
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**825,931**		786,505
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**480,000**		480,000	
Housing Property Revaluation Reserve	**131,279**		116,835	
		611,279		596,835
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**13,681**		12,185	
Extraordinary Repair Fund	**11,408**		8,852	
General Fund	**189,563**		168,633	
		214,652		189,670
		825,931		786,505

This page does not form part of the statutory financial statements

THE ERNEST ELIJAH EVERITT TRUST

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	116,835	-	-	-	-	14,444	131,279
	596,835	-	-	-	-	14,444	611,279
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	12,185	-	(2,680)	-	4,176	-	13,681
Extraordinary Repair Fund	8,852	-	-	-	2,556	-	11,408
General Fund	168,633	33,330	(9,957)	4,289	(6,732)	-	189,563
	189,670	33,330	(12,637)	4,289	-	-	214,652
Total Funds	786,505	33,330	(12,637)	4,289	-	14,444	825,931
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	90,096	-	-	-	-	26,739	116,835
	570,096	-	-	-	-	26,739	596,835
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	9,385	-	-	-	2,800	-	12,185
Extraordinary Repair Fund	6,476	-	-	-	2,376	-	8,852
General Fund	154,753	30,228	(13,591)	2,419	(5,176)	-	168,633
	170,614	30,228	(13,591)	2,419	-	-	189,670
Total Funds	740,710	30,228	(13,591)	2,419	-	26,739	786,505

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ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	480,000	-	-	480,000
Housing Property Revaluation Reserve	131,279	-	-	131,279
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	13,681	13,681
Extraordinary Repair Fund	-	-	11,408	11,408
General Fund	-	118,394	71,169	189,563
	611,279	118,394	96,258	825,931

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

THE FULLER ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	-		-	
Losses from Voids	-		-	
		-		-
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**4,444**		3,937	
Dividends Receivable	-		-	
COIF Deposit Account Interest Receivable	**41,806**		31,730	
		46,250		35,667
TOTAL INCOME		**46,250**		35,667
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	-		-	
Repairs and Renewals	-		-	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
		-		-
Support Costs – Governance				
Administration Fees	**850**		850	
Auditor's Remuneration	**1,044**		-	
Trustees' Expenses	**222**		-	
Legal and Professional Fees	**650**		-	
Almshouse Association Subscription	-		210	
		2,766		1,060
TOTAL EXPENDITURE		**2,766**		1,060
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**43,484**		34,607
NET INVESTMENT GAINS/(LOSSES)		**4,234**		2,388
NET INCOME/(EXPENDITURE)		**47,718**		36,995
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		-
NET MOVEMENT IN FUNDS		**47,718**		36,995
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**860,375**		823,380
Total Funds Carried Forward		**908,093**		860,375

This page does not form part of the statutory financial statements

THE FULLER ALMSHOUSES

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	-		-	
Gain/(Loss) on Revaluation	-		-	
Net Book Value at end of the year		-		-
Listed Investments				
Market Value at Beginning of the year	**108,212**		101,886	
Additions at cost	**4,444**		3,938	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	**4,234**		2,388	
Market Value at end of the year		**116,890**		108,212
		116,890		108,212
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	-		-	
Legacy East Almshouse Partnership	-		-	
Prepayments and Accrued Income	**3,301**		-	
		3,301		-
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	**789,457**		755,736	
		789,457		755,736
		792,758		755,736
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		-	
Other Creditors	-		-	
Legacy East Almshouse Partnership	**(511)**		(3,573)	
Accruals and Deferred Income	**(1,044)**		-	
		(1,555)		(3,573)
NET CURRENT ASSETS/(LIABILITIES)		**791,203**		752,163
TOTAL ASSETS LESS CURRENT LIABILITIES		**908,093**		860,375
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		**908,093**		860,375
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	-		-	
Housing Property Revaluation Reserve	-		-	
		-		-
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	-		-	
Extraordinary Repair Fund	-		-	
General Fund	**908,093**		860,375	
		908,093		860,375
		908,093		860,375

This page does not form part of the statutory financial statements

THE FULLER ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	**860,375**	**46,250**	**(2,766)**	**4,234**	**-**	**-**	**908,093**
	860,375	**46,250**	**(2,766)**	**4,234**	**-**	**-**	**908,093**
Total Funds	**860,375**	**46,250**	**(2,766)**	**4,234**	**-**	**-**	**908,093**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	823,380	35,667	(1,060)	2,388	-	-	860,375
	823,380	35,667	(1,060)	2,388	-	-	860,375
Total Funds	823,380	65,658	(1,060)	2,388	-	-	860,375

This page does not form part of the statutory financial statements

THE FULLER ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	-	-
Extraordinary Repair Fund	-	-	-	-
General Fund	-	116,890	791,203	908,093
		116,890	791,203	908,093

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**19,494**		17,146	
Losses from Voids	**-**		-	
		19,494		17,146
INVESTMENT INCOME				
M&G Multi Charity Accumulated Income	**672**		439	
Dividends Receivable	**-**		-	
COIF Deposit Account Interest Receivable	**1,943**		1,669	
		2,615		2,108
TOTAL INCOME		**22,109**		19,254
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**62**		-	
Water Charges	**-**		-	
Light and Heat	**3,047**		4,814	
Insurance	**532**		510	
Repairs and Renewals	**868**		2,283	
Extraordinary Repairs	**2,590**		-	
Cyclical Repairs	**-**		-	
Gardening	**1,830**		1,380	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		8,929		8,987
Support Costs – Governance				
Administration Fees	**2,550**		2,550	
Auditor's Remuneration	**1,416**		1,440	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**58**		-	
		4,024		3,990
TOTAL EXPENDITURE		**12,953**		12,977
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**9,156**		6,277
NET INVESTMENT GAINS/(LOSSES)		**616**		184
NET INCOME/(EXPENDITURE)		**9,772**		6,461
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**9,626**		17,819
NET MOVEMENT IN FUNDS		**19,398**		24,280
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**452,915**		428,635
Total Funds Carried Forward		**472,313**		452,915

This page does not form part of the statutory financial statements

DETAILED BALANCE SHEET

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**397,737**		379,918	
Gain/(loss) on Revaluation	**9,626**		17,819	
Net Book Value at end of the year		**407,363**		397,737
Listed Investments				
Market Value at Beginning of the year	**12,422**		9,799	
Additions at cost	**5,672**		2,439	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**616**		184	
Market Value at end of the year		**18,710**		12,422
		426,073		410,159
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**645**		598	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**7,425**		6,192	
Prepayments and Accrued Income	**742**		744	
		8,812		7,534
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**40,023**		38,072	
		40,023		38,072
		48,835		45,606
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(789)**		(796)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,806)**		(2,054)	
		(2,595)		(2,850)
NET CURRENT ASSETS/(LIABILITIES)		**46,240**		42,756
TOTAL ASSETS LESS CURRENT LIABILITIES		**472,313**		452,915
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**472,313**		452,915
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**56,368**		56,368	
Housing Property Revaluation Reserve	**350,995**		341,369	
		407,363		397,737
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**14,789**		11,657	
Extraordinary Repair Fund	**22,411**		19,922	
General Fund	**27,750**		23,599	
		64,950		55,178
		472,313		452,915

This page does not form part of the statutory financial statements

WRITTLE ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2024							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**56,368**	-	-	-	-	-	**56,368**
Housing Property Revaluation Reserve	**341,369**	-	-	-	-	**9,626**	**350,995**
	397,737	-	-	-	-	**9,626**	**407,363**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**11,657**	-	-	-	**3,132**	-	**14,789**
Extraordinary Repair Fund	**19,922**	**298**	-	**274**	**1,917**	-	**22,411**
General Fund	**23,599**	**21,811**	**(12,953)**	**342**	**(5,049)**	-	**27,750**
	55,178	**22,109**	**(12,953)**	**616**	-	-	**64,950**
Total Funds	**452,915**	**22,109**	**(12,953)**	**616**	-	**9,626**	**472,313**
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,368	-	-	-	-	-	56,368
Housing Property Revaluation Reserve	323,550	-	-	-	-	17,819	341,369
	379,918	-	-	-	-	17,819	397,737
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	9,557	-	-	-	2,100	-	11,657
Extraordinary Repair Fund	17,897	197	-	46	1,782	-	19,922
General Fund	21,263	19,057	(12,977)	138	(3,882)	-	23,599
	48,717	19,254	(12,977)	184	-	-	55,178
Total Funds	428,635	19,254	(12,977)	184	-	17,819	452,915

This page does not form part of the statutory financial statements

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	56,368	-	-	56,368
Housing Property Revaluation Reserve	350,995	-	-	350,995
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	14,789	14,789
Extraordinary Repair Fund	-	8,228	14,183	22,411
General Fund	-	10,482	17,268	27,750
	407,363	18,710	46,240	472,313

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LEGACY EAST ALMSHOUSE PARTNERSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
DONATIONS AND LEGACIES		
Donations	1,500	-
CHARITABLE ACTIVITIES		
Management and Administration Fees	63,750	59,925
INVESTMENT INCOME		
COIF Deposit Account Interest Receivable	6,654	4,833
OTHER INCOME		
Fee for Research Project	-	630
TOTAL INCOME	71,904	65,388
EXPENDITURE		
CHARITABLE ACTIVITIES		
Almshouse Management Operating Costs		
Clerks Fees and Expenses	35,388	32,775
Auditor's Remuneration	1,476	1,482
Trustees' Expenses	335	234
Sundry Expenses	765	551
Subscriptions	-	461
Bank Charges	36	36
TOTAL EXPENDITURE	38,000	35,539
NET INCOME BEING THE NET MOVEMENT IN FUNDS	33,904	29,849
RECONCILIATION OF FUNDS		
Total Funds Brought Forward	128,990	99,141
Total Funds Carried Forward	162,894	128,990

This page does not form part of the statutory financial statements

LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales - Charity number 1155672

Accounts

LEGACY EAST ALMSHOUSE PARTNERSHIP
CHARITY REGISTRATION NUMBER 1155672

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

LEGACY EAST ALMSHOUSE PARTNERSHIP

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

INCORPORATING THE FOLLOWING LINKED CHARITIES

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-1
CHELMSFORD ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-2
DR WEST MEMORIAL HOME – CHARITY REGISTRATION NUMBER 1155672-3
HODDESDON COTTAGE HOMES FOR THE AGED POOR – CHARITY REGISTRATION NUMBER 1155672-4
MISS RUTLAND'S ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-7
NETHANIAH HOME – CHARITY REGISTRATION NUMBER 1155672-8
LOUGHTON ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-9
SPROWSTON WAR MEMORIAL TRUST – CHARITY REGISTRATION NUMBER 1155672-10
JOHN GILDERS & MASKELL ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-11
SPRINGFIELD GREEN ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-12
WRITTLE ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-14
ERNEST ELIJAH EVERITT TRUST – CHARITY REGISTRATION NUMBER 1155672-15
MARY DAINS COTTAGES – CHARITY REGISTRATION NUMBER 1155672-16
COPLAND ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-17

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10	Statement of Financial Activities
11	Balance Sheet
12	Cash Flow Statement
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20	Linked Charities – Summary Statement of Financial Activities
21	Linked Charities – Summary Balance Sheet

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26 – 29	Chelmsford Almshouse Charity
30 – 33	Dr West Memorial Home
34 – 37	Hoddesdon Home for the Aged Poor
38 – 41	Miss Rutland's Almshouses
42 – 45	Nethaniah Home
46 – 49	Loughton Almshouse Charity
50 – 53	Sprowston War Memorial Trust
54 – 57	John Gilders and Maskell Almshouse Charity
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78	Legacy East Almshouse Partnership – Detailed Statement of Financial Activities

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements on pages 13 and 14 and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

INTRODUCTION

Legacy East Almshouse Partnership (LEAP) was established in 2014 as a Charitable Incorporated Organisation and in 2015 took on the management of six almshouse charities from Genesis Housing Association Ltd as the corporate trustee of each of them, these were Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, and Sprowston War Memorial Trust, between them these charities own nineteen properties.

Since then, LEAP has become the corporate trustee of a further eleven almshouse charities, including four from Colne Housing Society, giving a total of seventeen charities and seventy four properties:

- On 31st December 2017, LEAP became the corporate trustee of the John Gilders and Maskell Almshouses Charity in Clacton with four properties, two of which were in need of substantial repair and refurbishment.
- On 15th April 2018, LEAP became the corporate trustee of Springfield Green Almshouses in Chelmsford which has two bungalows built in 1878.
- On 1st July 2018 LEAP took over the corporate trusteeship from Colne Housing Society Ltd of the following four charities:
    - Copland Almshouse Charity (reg no. 226757) with four properties in Chelmsford.
    - Writtle Almshouse Charity (reg no. 276582) with three properties.
    - Chelmsford Almshouse Charity (reg no. 210698) with six flats.
    - Brightlingsea Santiago Almshouse Charity (reg no. 218050) with four bungalows and four flats.
- On 29th July 2020 LEAP took over the corporate trusteeship of Ernest Elijah Everitt Trust (reg no. 232586) with four properties in Southend.
- On 1st September 2020 LEAP took over the corporate trusteeship of Mary Dains Charity (reg no. 234313) with six properties in Trimley St Mary, near Felixstowe in Suffolk.
- On 31st December 2021 LEAP took over corporate trusteeship of the Fullers Almshouse Charity (reg no. 213703) with no properties but a considerable fund to provide new almshouses in the Stansted Mountfitchet area.
- On 1st July 2022 LEAP took over the corporate trusteeship of Sir William Petrie's Almshouses and Chapel (reg no. 242954) with twelve properties and its own chapel in Ingatestone to allow the previous trustees to retire including Lord Petre, a former Lord Lieutenant of Essex and a descendant of Sir William Petre. This almshouse charity was established in 1557. The Almshouses were originally built at a different site and were rebuilt in their current location in 1840.
- On 2nd October 2023 LEAP took on the management of the Chelmsford United Charities (reg no. 207552) with six properties on Moulsham Street Chelmsford. The Mildmay Almshouses were founded by Thos Mildmay in 1545, rebuilt by William Mildmay in 1758. They are Grade II Listed.

All the above charities, with the exception of Fullers Almshouse Charity have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020, with the Copland Almshouse Charity being linked with effect from 1 January 2022, these are aggregated together in these financial statements as restricted funds. Sir William Petrie's Almshouses and Chapel and the Chelmsford United Charities were linked in 2024 and independent financial statements for the year ended 31 December 2023 will be prepared for these charities.

The charities of Priscilla Mansers Fund (registration number 1155672-5), Elizabeth Warners Cottage (registration number 1155672-6) and the Charity of Janet Dowsett (registration number 1155672-13 are also linked to Legacy East Almshouse Partnership. The charities of Priscilla Mansers Fund and Elizabeth Warners Cottage are dormant and have no funds or reserves. The Charity of Janet Dowsett was removed from the Charity Commission register on 22 August 1995.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The objects of the Charity are:

1. To acquire, manage, maintain and develop almshouses and other charitable Trust property for the benefit of people in need of housing;
2. Such other purposes at the trustees' absolute discretion which may be charitable according to the law of England and Wales.

In furtherance of these purposes, the Charity may take over and manage established Permanent Endowment in accordance with the original objects of the Trusts relating to each Permanent Endowment.

Application of Income
The income and property of the Charity must be applied solely towards the promotion of the Charity's objects.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

OBJECTIVES AND ACTIVITIES

Significant activities
During the year ended 31 December 2023 the Charity managed seventeen almshouse charities in the area of Essex, Suffolk, Norfolk and Hertfordshire, fourteen of which are linked to this Charity, to provide accommodation to seventy four people in need of housing.

Public benefit
These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

LINKED CHARITIES

Legacy East Almshouse Partnership encompasses a number of linked charities that share this Trustees' Report and single set of aggregated financial statements. The linked charities share the same charity number as Legacy East Almshouse Partnership and have the same Trustees.

The active linked charities, their objectives and governing document are as follows:

Brightlingsea Santiago Almshouse Charity – charity number 1155672-1
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1998 as amended by a further Scheme dated 4 October 2006.

The object of the Charity is the provision and maintenance of eight almshouse properties for beneficiaries in Brightlingsea, Essex

The beneficial groups that the Charity aims to assist, under the terms of the Charity Scheme, are as follows:

1. The residents of six of the almshouses shall be poor people resident in the Parish of Brightlingsea who either;
    a. have learning disabilities, or
    b. are elderly.
2. The residents of two of the almshouses shall be poor women who (except in special cases to be approved by the Charity Commission) are resident in the Parish of Brightlingsea, with preference for widows of seamen. If on occurrence of a vacancy in either of the said two almshouses there is no such applicant the vacancy may be filled by a person described in the first beneficial class.

Chelmsford Almshouse Charity – charity number 1155672-2
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 19 September 1974 as amended by further Schemes dated 18 October 1994 and 25 November 2008.

The object of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Chelmsford, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are residents who shall (except in special cases to be approved by the Charity Commission) be poor persons in the following order of priority:

1. persons who attend or until prevented by infirmity or illness attended either;
    a. Christ Church United Reformed Church, New London Road, Chelmsford, or
    b. any non-conformist church or chapel in Chelmsford.
2. inhabitants of Chelmsford.

Dr West Memorial Home – charity number 1155672-3
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 9 August 1976.

The object of the Charity is the provision and maintenance of one almshouse property for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon who the Trustees shall consider to be the most deserving objects of the Charity, such residents may be of either sex but with a preference for a married couple.

Hoddesdon Cottages for the Aged Poor – charity number 1155672-4
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 27 April 1971 with a further Scheme amendment dated 30 April 1996.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon, such residents may be of either sex but with a preference for married couples.

LINKED CHARITIES (continued)

Miss Rutland's Almshouse Charity – charity number 1155672-7
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 17 January 1979 with a further Scheme amendment dated 10 December 1996.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hempstead, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons who are poor, invalid or infirm and are resident in the parish of Hempstead, Essex. If there is no suitably qualified applicant, a person resident in an adjoining parish who is otherwise duly qualified may be considered.

Nethaniah Home – charity number 1155672-8
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 6 March 1953 with a further Scheme amendments dated 17 June 1960, 11 July 1977 and 28 July 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Ipswich, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are deserving persons of either sex from Ipswich and being also either aged persons or persons completely and permanently physically disabled. Two beneficiaries shall be parishioners and communicants at the Parish Church of the Ecclesiastical Parish called the United Parish of St Mary Stoke with St Peter and St Mary Quay, Ipswich and shall be nominated by the Rector of the said ecclesiastical parish. The remaining beneficiaries shall be persons of any denomination but preference shall be given to members of the Church or Congregation of the Stoke Green Baptist Chapel at Ipswich.

Loughton Almshouse Charity – charity number 1155672-9
The Charity is governed in accordance with a Scheme sealed by the Charity Commission dated 14 October 1981.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Loughton, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who are inhabitants of the ancient parish of Loughton, Essex.

Sprowston War Memorial Trust – charity number 1155672-10
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 21 July 1986 with a further Scheme amendment dated 12 March 1996.

The object of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Sprowston, Norfolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, except under special circumstances to be approved by the Charity Commission, shall be residents who qualify in the following classes and in the following order of priority:

- Aged relatives of men who were resident in the Ecclesiastical Parish of St Mary and St Margaret with St Cuthbert, Sprowston and were killed or died while serving in the armed forces during the Great War of 1914 to 1918;
- Men resident in the said Ecclesiastical Parish who served in the armed forces during the said war;
- Poor persons resident in the said Ecclesiastical Parish;
- Poor persons resident in the Diocese of Norwich, Norfolk.

John Gilders and Maskell Almshouses Charity – charity number 1155672-11
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 26 February 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Clacton, Essex.

The beneficial group the Charity aims to assist under the terms of the Charity Scheme are poor persons of good character who have been resident in the former urban district of Clacton, Essex for a period of not less than two years preceding the time of their appointment. Preference shall be given to persons who have been resident in the former parish of Great Clacton.

Springfield Green Almshouses – charity number 1155672-12
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 22 October 1976 with a further Scheme amendment dated 19 July 2018.

The objects of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Springfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor widows or spinsters of good character who are not less than 55 years of age being members of any Protestant denomination and who are born in the area of the Ecclesiastical Parish of All Saints, Springfield as constituted on the 19 February 1916 or (except in special cases to be approved by the Charity Commission) have resided in the said area for not less than six months next preceding the time of appointment with preference given to persons qualified as aforesaid who are members of the Church of England.

LINKED CHARITIES (continued)

Writtle Almshouse Charity – charity number 1155672-14
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 14 January 1977 with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of three almshouse properties for beneficiaries in Writtle, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are persons in need who (except in special cases to be approved by the Charity Commission) are resident in the area of the Ancient Parish of Writtle at the time of appointment.

Ernest Elijah Everitt Trust – charity number 1155672-15
The Charity is governed in accordance with a conveyance dated 9 December 1957.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Southend, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged and needy persons connected with the Union of Evangelical Churches or other Free Church body residing in the county borough of Southend-on-Sea.

Mary Dains Cottages – charity number 1155672-16
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 23 January 1961 with a further Scheme amendment dated 22 March 1989.

The objects of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Trimley St Mary, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons of good character resident in the area of benefit with a preference for:
(a) persons qualified as above and belonging to a non-conformist denomination;
(b) persons who are resident in the parishes of Falkenham, Kirton, Trimley St. Martin and Trimley St. Mary.

Copland Almshouse Charity – charity number 1155672-17
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1979 as varied by a with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of four almshouse properties in Broomfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who (except in special cases to be approved by the Charity Commission) are resident in the area of the Parish of Broomfield at the time of appointment.

ACHIEVEMENT AND PERFORMANCE

The Trustee Body: A full meeting of trustees was held four times in 2023 to review and confirm all actions which had taken place in the preceding quarter as well as to consider and decide on future strategy and actions. These meetings were all held in person at a village hall in Copford, near Colchester.

Policies were kept under constant review including that of delegated authorities to the Clerk and to the four members of the Property sub-committee to ensure the efficient running of all the seventeen charities under LEAP, involving seventy four properties.

One new Trustee was appointed.

Throughout the year there was almost daily contact between the Chairman and the Clerk by email, and often involving other trustees as a means of ensuring that decisions are made in a timely and prompt manner.

Almshouse Residents
One new beneficiary was appointed at Springfield Green Almshouses, one at Nethaniah Home, one at Brightlingsea Santiago Almshouse Charity, one at Copland Almshouse Charity, one at Ernest Elijah Everitt Trust and one at Mary Dains Cottages in 2023.

Repayment plans were put in place for five residents who had got behind with their weekly Maintenance Contributions (the equivalent of rent) caused by the Covid pandemic. These arrears will be paid off gradually over time.

ACHIEVEMENT AND PERFORMANCE (continued)

Almshouse Properties
In addition to routine property management and maintenance issues which arose during the year, the trustees initiated and managed several projects including:

- Refurbishment of an almshouse at Nethaniah Home was completed. A refurbishment at Sprowston War Memorial Trust was commissioned and completed in 2024.
- Redecoration was carried out at one almshouse at Springfield Green Almshouses, one at Brightlingsea Santiago Almshouse Charity and two at Mary Dains Cottages.
- The project to substantially improve the appearance of the outside area at Miss Rutland's Almshouse Charity at Hempstead, started in 2021, completed in 2023.
- Rear doors to Copland Almshouses were replaced.
- Replacement Fire Doors to all flats at Roman House, Chelmsford Almshouse Charity, were commissioned.
- Periodic Electrical Inspections were carried out where due and all remedial works undertaken.
- Linked Loft Smoke alarms we fitted to Mary Dains Cottages.
- Secondary Glazing was fitted at Mary Dains Cottages.
- Fire Safety Surveys were conducted at Brightlingsea Santiago Almshouse Charity Roman House flats, Chelmsford Almshouse Charity.

Conclusion: Finally, as Chairman, I should like to record my thanks especially to the Clerk, Clare Heyes, who has once again continued to work hard throughout 2023; to Vice- Chairman, Ian Dudley for his help and support throughout the year, and a big thank you to all of the trustees for their commitment and dedication in managing all seventeen charities and successfully providing seventy four homes to residents.

FINANCIAL REVIEW

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 11 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

FUTURE PLANS

LEAP has established maintenance funds for the proper management of the properties going forward for all of the charities under its management.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

Trustees are investigating the possibility of providing a further almshouse on land owned at the Writtle Almshouse Charity.

Trustees are looking to provide car parking at Copland Almshouse Charity.

The trustees remain keen to see that the funds in the Fullers Almshouse Charity be used in the acquisition of almshouse properties in the Stansted Mountfitchet area. We remain in contact with Councillors of the Parish Council about opportunities to use this money for the benefit of residents in that area.

STRUCTURE, GOVERENANCE AND MANAGEMENT

Governing Document
Legacy East Almshouse Partnership is governed in accordance with a constitution dated 11 December 2013.

Methods adopted for recruitment and appointment of Trustees
The Trustees are appointed through co-option by existing Trustees and who need to have experience of managing almshouses and almshouse charities or who can offer expertise of benefit to almshouse charities. As vacancies for Trustees arise applications are sought from potential candidates known to the Trustees and other suitable local people. Applicants are then considered by the Trustees and appointments made by resolution of the Trustees.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERENANCE AND MANAGEMENT (continued)

Policies and Procedures adopted for the induction and training of Trustees
New Trustees are briefed by the Chairman and the Clerk on the history and activities of the Charity. They are provided with a copy of the Charity Commission publication "The Essential Trustee" detailing their responsibilities and providing guidance on being a Trustee. New Trustees are provided with a copy of the Charity Scheme and the latest accounts.

Organisational Structure of the Charity
Day to day administration of the Charity is carried out by the Clerk who reports to the Trustees. In addition, the Clerk maintains a good working relationship with Melissa Hill, a clerk of another almshouse charity, such that if she needs some help of whatever sort, she has someone she can rely on for that support.

Related Parties
Legacy East Almshouse Partnership acts as corporate trustee for seventeen almshouse charities, these are Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, Copland Almshouse Charity, Brightlingsea Santiago Almshouse Charity, Chelmsford Almshouse Charity, Ernest Elijah Everitt Trust, Mary Dains Cottages, Fullers Almshouse Charity, Sir William Petrie's Almshouses and Chapel and Chelmsford United Charities (as from 1st October 2023). The Clerk to the Charity is also Clerk to other almshouse charities.

Statement of Major Risks
As an integral part of their management policy the Trustees maintain regular checks on risk factors which may adversely affect the Charity.

Through the employment of professional advisors the Trustees seek to ensure that all of the Charity's management and decision making processes take full account of, and comply with, relevant legislation and regulatory controls.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Legacy East Almshouse Partnership
Other Names:	LEAP
Charity Registered Number:	1155672
Address of Principal Office:	Newbridge Hill, West Bergholt, Essex, CO6 3ER

Trustees:
The Trustees who served during the year and to the date of this report were:

Peter Hill	Chairman
Ian Dudley	Vice Chairman
Christopher Andrews	
Diana Hoy	
Robert Neve	
Manda O'Connell	
Adam Edwards	
Kevin Dale	
Mark Westall	Appointed 16 February 2024

Clerk to the Charity:	Mrs Clare Heyes, 18 Newbridge Hill, West Bergholt, Essex, CO6 3ER 07803 908686
Auditors:	Haines Watts, Town Wall House, 4 Balkerne Hill, Colchester, Essex, CO3 3AD
Bankers:	The Co-operative Bank, Delf House, Southway, Skelmersdale, WN8 6WT

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed.

The Trustees are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity Commissions website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on: 16 August 2024 ……..

and signed on their behalf by: Peter Hill ……
Trustee

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2023

OPINION

We have audited the financial statements of Legacy East Almshouse Partnership for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2023, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISA's (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date the financial statements are authorised for issue.

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement in the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report is this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2023

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement on page 6, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intends to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We considered the risk of fraud through management override and in response, we incorporated testing of manual journal entries into our audit approach throughout the financial year.
- We also considered the risk of fraud through assumptions and judgements used within accounting estimates and in response, reviewed and scrutinised these estimates in order to detect possible management bias.
- We also considered the risk of fraud associated with the preparation of the financial statements and in response, tested the disclosures prepared against relevant supporting documentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Haines Watts

HAINES WATTS
STATUTORY AUDITORS
Town Wall House
Balkerne Hill
Colchester
Essex CO3 3AD

20 August 2024

Haines Watts is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

LEGACY EAST ALMSHOUSE PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2023 £	2022 £	Restricted Fund (Linked Charities) 2023 £	2022 £	Total (Combined) 2023 £	2022 £
INCOME AND ENDOWMENTS FROM:							
Charitable Activities	3	**59,925**	50,400	**367,583**	345,858	**427,508**	396,258
Investment Income	4	**4,833**	1,019	**17,479**	4,492	**22,312**	5,511
Other Income – Fee for Research Project		**630**	-	**-**	-	**630**	-
TOTAL		**65,388**	51,419	**385,062**	350,350	**450,450**	401,769
EXPENDITURE ON:							
Charitable Activities	5	**35,539**	30,529	**187,281**	191,312	**222,820**	221,841
TOTAL		**35,539**	30,529	**187,281**	191,312	**222,820**	221,841
NET		**29,849**	20,890	**197,781**	159,038	**227,630**	179,928
NET GAINS/(LOSSES) ON INVESTMENTS	9	**-**	-	**69,727**	(3,485)	**69,727**	(3,485)
NET INCOME		**29,849**	20,890	**267,508**	155,553	**297,357**	176,443
TRANSFERS BETWEEN FUNDS		**-**	-	**-**	-	**-**	-
OTHER RECOGNISED GAINS/(LOSSES)							
Gain on Revaluation of Housing Properties	8	**-**	-	**702,428**	967,335	**702,428**	967,335
NET MOVEMENT IN FUNDS		**29,849**	20,890	**969,936**	1,122,888	**999,785**	1,143,778
RECONCILIATION OF FUNDS:							
Total Funds Brought Forward		**99,141**	78,251	**8,728,779**	7,140,644	**8,827,920**	7,218,895
Introduce Copland Almshouse Charity Funds as at 1 January 2022	1	**-**	-	**-**	465,247	**-**	465,247
Total Funds Carried Forward		**128,990**	99,141	**9,698,715**	8,728,779	**9,827,705**	8,827,920

All incoming resources and resources expended derive from continuing activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2023 £	Unrestricted Funds (Legacy East Almshouse Partnership) 2022 £	Restricted Fund (Linked Charities) 2023 £	Restricted Fund (Linked Charities) 2022 £	Total (Combined) 2023 £	Total (Combined) 2022 £
FIXED ASSETS							
Tangible Fixed Assets	**8**	**-**	-	**8,120,348**	7,417,920	**8,120,348**	7,417,920
Investments	**9**	**-**	-	**1,170,492**	993,265	**1,170,492**	993,265
		-	-	**9,290,840**	8,411,185	**9,290,840**	8,411,185
CURRENT ASSETS							
Debtors and Prepayments	**10**	**19,465**	31,764	**130,032**	150,819	**149,497**	182,583
Cash at Bank and in Hand	**11**	**258,006**	207,043	**439,122**	353,970	**697,128**	561,013
		277,471	238,807	**569,154**	504,789	**846,625**	743,596
CREDITORS: Amounts falling due with one year	**12**	**148,481**	139,666	**68,000**	80,475	**216,481**	220,141
NET CURRENT ASSETS		**128,990**	99,141	**501,154**	424,314	**630,144**	523,455
TOTAL ASSETS LESS CURRENT LIABILITIES		**128,990**	99,141	**9,791,994**	8,835,499	**9,920,984**	8,934,640
CREDITORS: Amounts falling due after more than one year	**13**	**-**	-	**93,279**	106,720	**93,279**	106,720
NET ASSETS	**15**	**128,990**	99,141	**9,698,715**	8,728,779	**9,827,705**	8,827,920
CAPITAL AND RESERVES							
Restricted Funds		**-**	-	**9,698,715**	8,728,779	**9,698,715**	8,728,779
Unrestricted Funds		**128,990**	99,141	**-**	-	**128,990**	99,141
		128,990	99,141	**9,698,715**	8,728,779	**9,827,705**	8,827,920

Peter Hill
……. TRUSTEES
Ian Dudley
…….

These accounts were approved by the Trustees on 16 August 2024

LEGACY EAST ALMSHOUSE PARTNERSHIP

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds (Legacy East Almshouse Partnership)		Restricted Funds (Linked Charities)		Total (Combined)	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES						
Net Movement in Funds	**29,849**	20,890	**969,936**	1,122,888	**999,785**	1,143,778
Gain on Revaluation of Housing Properties	**-**	-	**(702,428)**	(967,335)	**(702,428)**	(967,335)
(Gains)/Losses on Investments	**-**	-	**(69,727)**	3,486	**(69,727)**	3,486
Dividends from Investments and Interest	**(4,833)**	(1,019)	**(17,479)**	(4,492)	**(22,312)**	(5,511)
Decrease/(Increase) in Debtors	**12,299**	(4,898)	**20,787**	(13,588)	**33,086**	(18,486)
(Decrease)/Increase in Creditors (exc. Loans)	**8,815**	17,907	**(12,475)**	(5,418)	**(3,660)**	12,489
Cash Provided by/(Used) by Operating Activities	**46,130**	32,880	**188,614**	135,541	**234,744**	168,421
CASH FLOW FROM INVESTING ACTIVITIES						
Dividends from Investments and Interest	**4,833**	1,019	**17,479**	4,492	**22,312**	5,511
Purchase of Investments	**-**	-	**(107,500)**	(40,000)	**(107,500)**	(40,000)
Proceeds from Sale of Investments	**-**	-	**-**	-	**-**	-
Cash Provided by/(Used) by Investing Activities	**4,833**	1,019	**(90,021)**	(35,508)	**(85,188)**	(34,489)
CASH FLOW FROM FINANCING ACTIVITIES						
Repayment of Loans	**-**	-	**(13,441)**	(31,941)	**(13,441)**	(31,941)
Cash Used by Financing Activities	**-**	-	**(13,441)**	(31,941)	**(13,441)**	(31,941)
INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	**50,963**	33,899	**85,152**	68,092	**136,115**	101,991
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**207,043**	173,144	**353,970**	262,275	**561,013**	435,419
INTRODUCE COPLAND ALMSHOUSE CHARITY AS AT 1 JANUARY 2022 (NOTE 1)	**-**	-	**-**	23,603	**-**	23,603
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	**258,006**	207,043	**439,122**	353,970	**697,128**	561,013

The cash and cash equivalents of the Linked Charities are as follows:

	2023	2022
	£	£
Brightlingsea Santiago Almshouse Charity	**78,508**	75,212
Chelmsford Almshouse Charity	**26,545**	20,604
Dr West Memorial Home	**7,899**	5,615
Hoddesdon Home for the Aged Poor	**5,072**	-
Miss Rutland's Almshouses	**37,743**	26,507
Nethaniah Home	**1,015**	-
Loughton Almshouse Charity	**39,921**	38,245
Sprowston War Memorial Trust	**1,014**	-
John Gilders and Maskell Almshouse Charity	**21,427**	10,875
Springfield Green Almshouses	**24,661**	23,626
Writtle Almshouses	**38,072**	36,474
Ernest Elijah Everitt Trust	**89,619**	85,856
Mary Dains Cottages	**34,618**	4,216
Copland Almshouse Charity	**33,008**	26,740
	439,122	353,970

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. INTRODUCTION

Legacy East Almshouse Partnership acts as corporate trustee for seventeen almshouse charities, these are Brightlingsea Almshouse Charity, Chelmsford Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, Ernest Elijah Everitt Trust, Mary Dains Cottages, Copland Almshouse Charity, Fullers Almshouse Charity, Sir William Petrie's Almshouses and Chapel and Chelmsford United Charities.

All the above charities, with the exception of Fullers Almshouse Charity, Sir William Petrie's Almshouses and Chapel and Chelmsford United Charities, have been linked to Legacy East Almshouse Partnership under a uniting direction, this took effect from 1 January 2020 with Copland Almshouse Charity being linked with effect from 1 January 2022.

Legacy East Almshouse Partnership is the reporting charity and these financial statements are the aggregation for itself and all of the other linked charities. Legacy East Almshouse Partnership is disclosed as an unrestricted fund with the Linked Charities being restricted funds and the total amounts being a combination of endowment, unrestricted and restricted funds.

Copland Almshouse Charity was linked with effect from 1 January 2022, the assets, liabilities and funds as at 31 December 2022 have been introduced as at 1 January 2022.

2. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's accounts.

a) General Information and Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The accounts are prepared using the historical cost accounting rules except that that freehold properties are included at valuation and investments are included at their market value.

Component Accounting is not applied since the replacement of those components of the property which have a shorter useful life than the main structure is not capitalised but written off as incurred to the General Fund or the Extraordinary Repair Fund.

b) Fund Accounting

Restricted funds are funds received by the Charity for a specific purpose and can only be used for that purpose. Unrestricted funds are available to spend on activities that further any of the purposes of Charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

c) Going Concern

The accounts are prepared on a going concern basis as there are no material uncertainties about the Charity's ability to continue.

d) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate.

Donations and other voluntary income are reflected in the accounts for the period in which they are received. Donations in kind are recognised by the Charity when received except in the case of services provided free or at undervalue by voluntary staff or others which are not reflected in the accounts.

2. ACCOUNTING POLICIES (CONTINUED)

e) Interest Received

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

f) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g) Repairs and Maintenance of Properties

The charges in the Statement of Financial Activities in respect of Cyclical Maintenance and Extraordinary Repairs reflect the Trustees' constant concern to keep the properties in good condition and are in accordance with the Almshouse Associations' recommendation that Almshouse Charities should set aside each year specific sums in this respect. Transfers are made from the General Fund each year to the Extraordinary Repair Fund to cover extraordinary repairs as they arise and to the Cyclical Maintenance Fund to cover repairs which arise on a cyclical basis.

h) Support Costs

The Charity's governance costs are allocated entirely to the Almshouse Costs since support costs relating to other activities are considered immaterial.

i) Tangible Fixed Assets

Housing Properties

The housing properties are included in the accounts at their insurance value. Additions after each revaluation are included at cost until a further revaluation.

The housing properties are not depreciated as revaluations are performed with sufficient regularity to ensure that the carrying amounts are not materially misstated.

The cost of refurbishment and improvements to the existing property are written off to the Revenue Reserve as incurred. Any major improvements or extensions to the property are capitalised.

j) Investments

Investments are shown on the Balance Sheet at their market value. Changes in market values during an accounting period are reflected in the accounts as unrealised gains or losses. Upon disposal of an investment the difference between original cost and disposal proceeds is reflected in the accounts as a realised gain or loss and an adjustment is made to unrealised gains or losses to reverse unrealised movements in value in earlier years.

k) Debtors

Contributions and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

l) Cash at Bank

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

n) Taxation

The Charity is exempt from tax on its charitable activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Almshouse Management						
Management and Administration Fees	**59,925**	50,400	**-**	-	**59,925**	50,400
	59,925	50,400	**-**	-	**59,925**	50,400
Almshouse Income						
Contributions Due	**-**	-	**377,414**	351,728	**377,414**	351,728
Losses from Voids	**-**	-	**(9,831)**	(5,870)	**(9,831)**	(5,870)
	-	-	**367,583**	345,858	**367,583**	345,858
	59,925	50,400	**367,583**	345,858	**427,508**	396,258

4. INVESTMENT INCOME

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Dividends Receivable from Listed Investments	**-**	-	**345**	334	**345**	334
Bank Deposit Account Interest Receivable	**4,833**	1,019	**17,134**	4,158	**21,967**	5,177
	4,833	1,019	**17,479**	4,492	**22,312**	5,511

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Almshouse Management Operating Costs						
Clerks Fees and Expenses	**32,775**	27,900	**-**	-	**32,775**	27,900
Auditor's Remuneration	**1,482**	1,602	**-**	-	**1,482**	1,602
Trustees' Expenses	**234**	25	**-**	-	**234**	25
Sundry Expenses	**551**	575	**-**	-	**551**	575
Subscription	**461**	427	**-**	-	**461**	427
Bank Charges	**36**	-	**-**	-	**36**	-
	35,539	30,529	**-**	-	**35,539**	30,529
Almshouse Costs						
Vacant Property Costs	**-**	-	**368**	586	**368**	586
Water Charges	**-**	-	**1,416**	1,400	**1,416**	1,400
Light and Heat	**-**	-	**19,890**	17,296	**19,890**	17,296
Insurance	**-**	-	**9,175**	8,676	**9,175**	8,676
Repairs and Renewals	**-**	-	**31,210**	33,942	**31,210**	33,942
Extraordinary Repairs	**-**	-	**34,019**	41,565	**34,019**	41,565
Cyclical Repairs	**-**	-	**5,386**	4,751	**5,386**	4,751
Gardening	**-**	-	**12,167**	12,158	**12,167**	12,158
Cleaning	**-**	-	**1,166**	1,272	**1,166**	1,272
Bad Debts	**-**	-	**371**	311	**371**	311
Sundry Expenses	**-**	-	**249**	382	**249**	382
Housing Loan Interest	**-**	-	**1,544**	2,949	**1,544**	2,949
	-	-	**116,961**	125,288	**116,961**	125,288
Support Costs – Governance Costs						
Administration Fees	**-**	-	**47,600**	44,800	**47,600**	44,800
Auditor's Remuneration	**-**	-	**21,840**	20,082	**21,840**	20,082
Trustees' Expenses	**-**	-	**230**	-	**230**	-
Legal and Professional Fees	**-**	-	**650**	996	**650**	996
Almshouse Association Subscriptions	**-**	-	**-**	146	**-**	146
	-	-	**187,281**	191,312	**187,281**	191,312
	35,539	30,529	**187,281**	191,312	**222,820**	221,841

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6. NET INCOME/(EXPENDITURE) FOR THE YEAR

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
This is stated after charging:						
Auditor's Remuneration:						
Audit Fees	**660**	540	**6,720**	5,880	**7,380**	6,420
Accountancy Fees	**822**	1,062	**15,120**	14,202	**15,942**	15,264
	1,482	1,602	**21,840**	20,082	**23,322**	21,684

7. RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

No trustees were remunerated year ended 31 December 2023 or the year ended 31 December 2022.

Four trustees were reimbursed travelling expenses of £464 during the year ended 31 December 2023, £234 by Legacy East Almshouse Partnership and £230 by Sprowston War Memorial Trust. One trustee was reimbursed travelling expenses of £25 by Legacy East Almshouse Partnership during the year ended 31 December 2022.

Legacy East Almshouse Charity utilised the clerk services of the daughter-in-law of one of the charity trustees, during the year ended 31 December 2023 the clerk was paid fees of £475.

The linked charity of Copland Almshouse Charity utilised the legal services of firm of solicitors in connection with its housing properties, one of the trustees is a partner in the Firm. The fees paid during the year ended 31 December 2023 were £250 and were carried out in the normal course of business on commercial terms.

There were no other related party transactions during the year ended 31 December 2023 or the year ended 31 December 2022.

8. HOUSING PROPERTIES

	Restricted Funds Linked Charities	
	2023	2022
	£	£
COST OR VALUATION		
At beginning of the year	**7,417,920**	6,024,082
Introduce Copland Almshouse Charity properties as at 1 January 2022	**-**	426,503
Gain on Revaluation	**702,428**	967,335
At end of the year	**8,120,348**	7,417,920
NET BOOK VALUE		
At beginning of the year	**7,417,920**	6,024,082
At end of the year	**8,120,348**	7,417,920

The housing properties were revalued during the year ended 31 December 2023 to their insurance reinstatement values.

The cost or valuation as at 31 December 2023 is represented by:		
Cost	**1,452,842**	1,452,842
Accumulated revaluation gains	**6,667,506**	5,965,078
	8,120,348	7,417,920

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

9. INVESTMENTS

	Restricted Funds Linked Charities	
	2023	**2022**
	£	**£**
Listed Investments		
Market value at beginning of the year	**993,265**	941,609
Introduce Copland Almshouse Charity investments as at 1 January 2022	**-**	15,141
Additions at cost	**107,500**	40,000
Revaluation gains/(losses)	**69,727**	(3,485)
Market value at end of the year	**1,170,492**	993,265
The cost or valuation as at 31 December 2023 is represented by:		
Cost	**841,432**	733,932
Accumulated revaluation gains	**329,060**	259,333
	1,170,492	993,265

10. DEBTORS AND PREPAYMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	**2022**	**2023**	**2022**	**2023**	**2022**
	£	**£**	**£**	**£**	**£**	**£**
Linked Charities	**14,089**	28,570	**-**	-	**14,089**	28,570
Contributions in Arrears	**-**	-	**17,643**	17,730	**17,643**	17,729
Other Debtors	**4,815**	2,513	**-**	29	**4,815**	2,542
Legacy East Almshouse Partnership	**-**	-	**102,429**	125,124	**102,429**	125,124
Prepayments and Accrued Income	**561**	681	**9,960**	7,936	**10,521**	8,618
	19,465	31,764	**130,032**	150,819	**149,497**	182,583

11. CASH AT BANK AND IN HAND

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	**2022**	**2023**	**2022**	**2023**	**2022**
	£	**£**	**£**	**£**	**£**	**£**
Co-operative Bank Current Account	**127,617**	121,147	**-**	-	**127,617**	121,147
COIF Deposit Account	**130,389**	85,896	**439,122**	353,970	**569,511**	439,866
	258,006	207,043	**439,122**	353,970	**697,128**	561,013

12. CREDITORS: Amounts due within one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	**2022**	**2023**	**2022**	**2023**	**2022**
	£	**£**	**£**	**£**	**£**	**£**
Loans (see note 14)	**-**	-	**13,203**	13,066	**13,203**	13,066
Linked Charities	**102,429**	125,124	**-**	-	**102,429**	125,124
Contributions Received in Advance	**-**	-	**7,298**	7,415	**7,298**	7,415
Other Creditors	**42,280**	13,426	**8,361**	8,922	**50,641**	22,348
Legacy East Almshouse Partnership	**-**	-	**14,089**	28,570	**14,089**	28,570
Accruals and Deferred Income	**3,772**	1,116	**25,049**	22,502	**28,821**	23,618
	148,481	139,666	**68,000**	80,475	**216,481**	220,141

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13. CREDITORS: amounts falling due after more than one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Loans (see note 14)	-	-	**93,279**	106,720	**93,279**	106,720

14. LOANS

During the year ended 31 March 2015 the Hoddesdon Cottage Homes for the Aged Poor current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 Genesis Housing Association Ltd made a loan of £73,232 to Nethaniah Home so that substantial improvements to the housing properties could be carried out. A further loan for £10,000 was advanced during the year ended 31 December 2016. The loan is interest free loan and is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 December 2007 Sprowston War Memorial Trust borrowed £45,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 104 and 106 North Walsham Road, Norwich.

The loans are repayable in monthly instalments as follows:

	Restricted Funds Linked Charities			
	2023		2022	
	£	£	£	£
In one year or less		**13,203**		13,066
Between one and two years	**13,334**		13,188	
Between two and five years	**40,870**		40,374	
In five years or more	**39,075**		53,158	
		93,279		106,720
		106,482		119,786

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Legacy East Almshouse Partnership				
Unrestricted Funds – General Fund	-	-	**128,990**	**128,990**
Linked Charities				
Endowment Funds:				
Permanent Endowment Funds	-	**37,069**	-	**37,069**
Housing Property Reserves	**2,764,738**	-	**(25,290)**	**2,739,448**
Housing Property Revaluation Reserves	**4,986,260**	-	-	**4,986,260**
Restricted Funds:				
Social Housing Grant Funds	**369,350**	-	-	**369,350**
Unrestricted Funds:				
Cyclical Maintenance Funds	-	**96,563**	**164,834**	**261,397**
Extraordinary Repair Funds	-	**234,044**	**64,162**	**298,206**
General Funds	-	**802,816**	**204,169**	**1,006,985**
	8,120,348	**1,170,492**	**407,875**	**9,698,715**
	8,120,348	**1,170,492**	**536,865**	**9,827,705**

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

16. FINANCIAL COMMITMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Authorised and Contracted For:						
Ernest Elijah Everitt Trust						
Refurnishment of bungalow one	-	-	-	7,580	-	7,580

17. NON-ADJUSTING POST BALANCE SHEET EVENTS

With effect from the 1 January 2024 the charities of Sir William Petre's Almshouses and Chapel (charity registration number 242954) and Chelmsford United Charities (charity registration number 207552) were linked to Legacy East Almshouse Partnership.

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Restricted Fund Balances Brought Forward £	Copland Fund Balances Brought Forward £	Almshouse Income £	Investment Income £	Almshouse Costs £	Gains/Losses on Investments £	Gains/Losses on Revaluation Of Housing Properties £	Restricted Fund Balances Carried Forward £
Year Ended 31 December 2023								
Brightlingsea Santiago Almshouse Charity	**1,146,150**	**-**	**51,835**	**3,441**	**(23,261)**	**3,828**	**47,516**	**1,229,509**
Chelmsford Almshouse Charity	**971,883**	**-**	**41,969**	**1,002**	**(23,382)**	**12,183**	**35,637**	**1,039,292**
Dr West Memorial Home	**159,481**	**-**	**8,482**	**304**	**(2,937)**	**4,252**	**14,613**	**184,195**
Hoddesdon Home for the Aged Poor	**432,313**	**-**	**28,839**	**93**	**(8,132)**	**2,122**	**78,886**	**534,121**
Miss Rutland's Almshouses	**668,466**	**-**	**29,037**	**1,331**	**(7,556)**	**7,499**	**92,825**	**791,602**
Nethaniah Home	**589,744**	**-**	**20,350**	**19**	**(8,783)**	**1,578**	**108,661**	**711,569**
Loughton Almshouse Charity	**599,701**	**-**	**29,416**	**1,750**	**(8,515)**	**2,432**	**24,521**	**649,305**
Sprowston War Memorial Trust	**203,799**	**-**	**11,462**	**19**	**(11,087)**	**1,620**	**36,492**	**242,305**
John Gilders and Maskell Almshouse Charity	**647,476**	**-**	**24,675**	**630**	**(8,789)**	**13,179**	**89,665**	**766,836**
Springfield Green Almshouses	**384,262**	**-**	**14,734**	**1,412**	**(6,775)**	**3,265**	**58,396**	**455,294**
Writtle Almshouses	**428,635**	**-**	**17,146**	**1,669**	**(12,977)**	**623**	**17,819**	**452,915**
Ernest Elijah Everitt Trust	**740,710**	**-**	**22,312**	**3,928**	**(13,591)**	**6,407**	**26,739**	**786,505**
Mary Dains Cottages	**1,192,303**	**-**	**40,770**	**540**	**(36,111)**	**9,731**	**46,900**	**1,254,133**
Copland Almshouse Charity	**563,856**	**-**	**26,556**	**1,341**	**(15,385)**	**1,008**	**23,758**	**601,134**
	8,728,779	**-**	**367,583**	**17,479**	**(187,281)**	**69,727**	**702,428**	**9,698,715**
Year Ended 31 December 2022								
Brightlingsea Santiago Almshouse Charity	950,660	-	52,137	909	(17,584)	(81)	160,109	1,146,150
Chelmsford Almshouse Charity	833,653	-	37,017	183	(20,592)	1,539	120,083	971,883
Dr West Memorial Home	146,640	-	7,995	64	(2,629)	533	6,878	159,481
Hoddesdon Home for the Aged Poor	375,993	-	27,163	-	(8,034)	62	37,129	432,313
Miss Rutland's Almshouses	620,459	-	27,314	314	(24,230)	921	43,688	668,466
Nethaniah Home	535,183	-	20,659	-	(17,436)	197	51,141	589,744
Loughton Almshouse Charity	511,158	-	27,779	456	(12,643)	124	72,827	599,701
Sprowston War Memorial Trust	181,570	-	11,105	-	(6,154)	102	17,176	203,799
John Gilders and Maskell Almshouse Charity	598,818	-	23,213	126	(8,936)	(7,946)	42,201	647,476
Springfield Green Almshouses	349,713	-	13,912	601	(6,277)	(1,171)	27,484	384,262
Writtle Almshouses	362,476	-	15,369	424	(9,752)	77	60,041	428,635
Ernest Elijah Everitt Trust	654,404	-	16,629	1,049	(22,277)	809	90,096	740,710
Mary Dains Cottages	1,019,917	-	38,343	62	(25,675)	1,229	158,427	1,192,303
Copland Almshouse Charity	-	465,247	27,223	304	(9,093)	120	80,055	563,856
	7,140,644	465,247	345,858	4,492	(191,312)	(3,485)	967,335	8,728,779

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2023

	Fixed Assets Tangible Assets Housing Properties	Investments	Debtors and Prepayments	Cash at Bank and in Hand	Creditors: Amounts due within One Year	Creditors: Amount due in more than One Year	Net Assets
	£	£	£	£	£	£	£
Year Ended 31 December 2023							
Brightlingsea Santiago Almshouse Charity	**1,060,631**	**79,628**	**14,469**	**78,508**	**(3,727)**	**-**	**1,229,509**
Chelmsford Almshouse Charity	**795,474**	**208,425**	**15,992**	**26,545**	**(7,144)**	**-**	**1,039,292**
Dr West Memorial Home	**95,839**	**76,747**	**4,910**	**7,899**	**(1,200)**	**-**	**184,195**
Hoddesdon Home for the Aged Poor	**517,387**	**42,064**	**12,831**	**5,072**	**(7,920)**	**(35,313)**	**534,121**
Miss Rutland's Almshouses	**608,805**	**135,029**	**12,789**	**37,743**	**(2,764)**	**-**	**791,602**
Nethaniah Home	**712,662**	**29,660**	**10,021**	**1,015**	**(7,109)**	**(34,680)**	**711,569**
Loughton Almshouse Charity	**547,348**	**49,553**	**14,619**	**39,921**	**(2,136)**	**-**	**649,305**
Sprowston War Memorial Trust	**239,336**	**30,373**	**364**	**1,014**	**(5,496)**	**(23,286)**	**242,305**
John Gilders and Maskell Almshouse Charity	**588,083**	**153,692**	**5,443**	**21,427**	**(1,809)**	**-**	**766,836**
Springfield Green Almshouses	**382,995**	**50,545**	**459**	**24,661**	**(3,366)**	**-**	**455,294**
Writtle Almshouses	**397,737**	**12,422**	**7,534**	**38,072**	**(2,850)**	**-**	**452,915**
Ernest Elijah Everitt Trust	**596,835**	**109,604**	**2,345**	**89,619**	**(11,898)**	**-**	**786,505**
Mary Dains Cottages	**1,046,900**	**166,481**	**14,607**	**34,618**	**(8,473)**	**-**	**1,254,133**
Copland Almshouse Charity	**530,316**	**26,269**	**13,649**	**33,008**	**(2,108)**	**-**	**601,134**
	8,120,348	**1,170,492**	**130,032**	**439,122**	**(68,000)**	**(93,279)**	**9,698,715**
Year Ended 31 December 2022							
Brightlingsea Santiago Almshouse Charity	1,013,115	40,800	20,039	75,212	(3,016)	-	1,146,150
Chelmsford Almshouse Charity	759,837	196,242	1,865	20,604	(6,665)	-	971,883
Dr West Memorial Home	81,226	67,995	5,839	5,615	(1,194)	-	159,481
Hoddesdon Home for the Aged Poor	438,501	33,442	9,071	-	(7,738)	(40,963)	432,313
Miss Rutland's Almshouses	515,980	117,530	11,937	26,507	(3,488)	-	668,466
Nethaniah Home	604,001	25,082	7,879	-	(6,989)	(40,229)	589,744
Loughton Almshouse Charity	522,827	28,621	11,748	38,245	(1,740)	-	599,701
Sprowston War Memorial Trust	202,844	25,753	4,451	-	(3,721)	(25,528)	203,799
John Gilders and Maskell Almshouse Charity	498,418	125,513	14,736	10,875	(2,066)	-	647,476
Springfield Green Almshouses	324,599	47,280	318	23,626	(11,561)	-	384,262
Writtle Almshouses	379,918	9,799	4,741	36,474	(2,297)	-	428,635
Ernest Elijah Everitt Trust	570,096	103,197	1,300	85,856	(19,739)	-	740,710
Mary Dains Cottages	1,000,000	156,750	39,946	4,216	(8,609)	-	1,192,303
Copland Almshouse Charity	506,558	15,261	16,949	26,740	(1,652)	-	563,856
	7,417,920	993,265	150,819	353,970	(80,475)	(106,720)	8,728,779

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**53,344**		52,137	
Losses from Voids	**(1,509)**		-	
		51,835		52,137
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**3,441**		909	
		3,441		909
TOTAL INCOME		**55,276**		53,046
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**70**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**1,042**		1,133	
Repairs and Renewals	**5,479**		3,463	
Extraordinary Repairs	**3,000**		2,080	
Cyclical Repairs	**2,294**		-	
Gardening	**1,470**		1,270	
Cleaning	**1,166**		1,272	
Bad Debts	**(100)**		-	
Sundry Expenses	**-**		58	
Housing Loan Interest	**-**		-	
		14,421		9,276
Support Costs – Governance				
Administration Fees	**6,800**		6,400	
Auditor's Remuneration	**2,040**		1,908	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		8,840		8,308
TOTAL EXPENDITURE		**23,261**		17,584
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**32,015**		35,462
NET INVESTMENT GAINS/(LOSSES)		**3,828**		(81)
NET INCOME/(EXPENDITURE)		**35,843**		35,381
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**47,516**		160,109
NET MOVEMENT IN FUNDS		**83,359**		195,490
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**1,146,150**		950,660
Total Funds Carried Forward		**1,229,509**		1,146,150

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**1,013,115**		853,006	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**47,516**		160,109	
Net Book Value at end of the year		**1,060,631**		1,013,115
Listed Investments				
Market Value at Beginning of the year	**40,800**		20,881	
Additions at cost	**35,000**		20,000	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**3,828**		(81)	
Market Value at end of the year		**79,628**		40,800
		1,140,259		1,053,915
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,320**		1,766	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**10,749**		17,059	
Prepayments and Accrued Income	**1,400**		1,214	
		14,469		20,039
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**78,508**		75,212	
		78,508		75,212
		92,977		95,251
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(1,687)**		(1,108)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(2,040)**		(1,908)	
		(3,727)		(3,016)
NET CURRENT ASSETS/(LIABILITIES)		**89,250**		92,235
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,229,509**		1,146,150
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,229,509**		1,146,150
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**292,988**		292,988	
Housing Property Revaluation Reserve	**632,643**		585,127	
		925,631		878,115
Restricted Funds:				
Social Housing Grant Fund		**135,000**		135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	**28,792**		25,486	
Extraordinary Repair Fund	**30,955**		24,505	
General Fund	**109,131**		83,044	
		168,878		133,035
		1,229,509		1,146,150

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**292,988**	**-**	**-**	**-**	**-**	**-**	**292,988**
Housing Property Revaluation Reserve	**585,127**	**-**	**-**	**-**	**-**	**47,516**	**632,643**
	878,115	**-**	**-**	**-**	**-**	**47,516**	**925,631**
Restricted Funds							
Social Housing Grant Fund	**135,000**	**-**	**-**	**-**	**-**	**-**	**135,000**
Unrestricted Funds							
Cyclical Maintenance Fund	**25,486**	**-**	**(2,294)**	**-**	**5,600**	**-**	**28,792**
Extraordinary Repair Fund	**24,505**	**-**	**-**	**1,698**	**4,752**	**-**	**30,955**
General Fund	**83,044**	**55,276**	**(20,967)**	**2,130**	**(10,352)**	**-**	**109,131**
	133,035	**55,276**	**(23,261)**	**3,828**	**-**	**-**	**168,878**
Total Funds	**1,146,150**	**55,276**	**(23,261)**	**3,828**	**-**	**47,516**	**1,229,509**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	292,988	-	-	-	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	-	-	160,109	585,127
	718,006	-	-	-	-	160,109	878,115
Restricted Funds							
Social Housing Grant Fund	135,000	-	-	-	-	-	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	18,302	-	-	-	7,184	-	25,486
Extraordinary Repair Fund	20,009	-	-	104	4,392	-	24,505
General Fund	59,343	53,046	(17,584)	(185)	(11,576)	-	83,044
	97,654	53,046	(17,584)	(81)	-	-	133,035
Total Funds	950,660	53,046	(17,584)	(81)	-	160,109	1,146,150

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**292,988**	-	-	**292,988**
Housing Property Revaluation Reserve	**632,643**	-	-	**632,643**
Restricted Funds:				
Social Housing Grant Fund	**135,000**	-	-	**135,000**
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	**28,792**	**28,792**
Extraordinary Repair Fund	-	**30,955**	-	**30,955**
General Fund	-	**48,673**	**60,458**	**109,131**
	1,060,631	**79,628**	**89,250**	**1,229,509**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £135,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

CHELMSFORD ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**41,969**		38,745	
Losses from Voids	**-**		(1,728)	
		41,969		37,017
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**1,002**		183	
		1,002		183
TOTAL INCOME		**42,971**		37,200
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**127**		289	
Light and Heat	**6,087**		5,709	
Insurance	**954**		866	
Repairs and Renewals	**2,776**		1,906	
Extraordinary Repairs	**5,218**		402	
Cyclical Repairs	**-**		3,541	
Gardening	**1,320**		1,405	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		16,482		14,118
Support Costs – Governance				
Administration Fees	**5,100**		4,800	
Auditor's Remuneration	**1,800**		1,674	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		6,900		6,474
TOTAL EXPENDITURE		**23,382**		20,592
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**19,589**		16,608
NET INVESTMENT GAINS/(LOSSES)		**12,183**		1,539
NET INCOME/(EXPENDITURE)		**31,772**		18,147
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**35,637**		120,083
NET MOVEMENT IN FUNDS		**67,409**		138,230
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**971,883**		833,653
Total Funds Carried Forward		**1,039,292**		971,883

CHELMSFORD ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**759,837**		639,754	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**35,637**		120,083	
Net Book Value at end of the year		**795,474**		759,837
Listed Investments				
Market Value at Beginning of the year	**196,242**		194,703	
Additions at cost	**-**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**12,183**		1,539	
Market Value at end of the year		**208,425**		196,242
		1,003,899		956,079
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**801**		877	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**14,089**		-	
Prepayments and Accrued Income	**1,102**		988	
		15,992		1,865
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**26,545**		20,604	
		26,545		20,604
		42,537		22,469
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(158)**		(143)	
Other Creditors	**(3,798)**		(4,336)	
Legacy East Almshouse Partnership	**-**		(195)	
Accruals and Deferred Income	**(3,188)**		(1,991)	
		(7,144)		(6,665)
NET CURRENT ASSETS/(LIABILITIES)		**35,393**		15,804
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,039,292**		971,883
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,039,292**		971,883
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**19,268**		18,142	
Housing Property Reserve	**21,241**		21,241	
Housing Property Revaluation Reserve	**774,233**		738,596	
		814,742		777,979
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**17,568**		13,368	
Extraordinary Repair Fund	**30,124**		25,200	
General Fund	**176,858**		155,336	
		224,550		193,904
		1,039,292		971,883

CHELMSFORD ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**18,142**	**-**	**-**	**1,126**	**-**	**-**	**19,268**
Housing Property Reserve	**21,241**	**-**	**-**	**-**	**-**	**-**	**21,241**
Housing Property Revaluation Reserve	**738,596**	**-**	**-**	**-**	**-**	**35,637**	**774,233**
	777,979	**-**	**-**	**1,126**	**-**	**35,637**	**814,742**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**13,368**	**-**	**-**	**-**	**4,200**	**-**	**17,568**
Extraordinary Repair Fund	**25,200**	**-**	**-**	**1,360**	**3,564**	**-**	**30,124**
General Fund	**155,336**	**42,971**	**(23,382)**	**9,697**	**(7,764)**	**-**	**176,858**
	193,904	**42,971**	**(23,382)**	**11,057**	**-**	**-**	**224,550**
Total Funds	**971,883**	**42,971**	**(23,382)**	**12,183**	**-**	**35,637**	**1,039,292**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	18,000	-	-	142	-	-	18,142
Housing Property Reserve	21,241	-	-	-	-	-	21,241
Housing Property Revaluation Reserve	618,513	-	-	-	-	120,083	738,596
	657,754	-	-	142	-	120,083	777,979
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	11,521	-	(3,541)	-	5,388	-	13,368
Extraordinary Repair Fund	21,734	-	-	172	3,294	-	25,200
General Fund	142,644	37,200	(17,051)	1,225	(8,682)	-	155,336
	175,899	37,200	(20,592)	1,397	-	-	193,904
Total Funds	833,653	37,200	(20,592)	1,539	-	120,083	971,883

CHELMSFORD ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	19,268	-	19,268
Housing Property Reserve	21,241	-	-	21,241
Housing Property Revaluation Reserve	774,233	-	-	774,233
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	17,568	17,568
Extraordinary Repair Fund	-	23,266	6,858	30,124
General Fund	-	165,891	10,967	176,858
	795,474	208,425	35,393	1,039,292

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DR WEST MEMORIAL HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**8,482**		7,995	
Losses from Voids	**-**		-	
		8,482		7,995
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**304**		64	
		304		64
TOTAL INCOME		**8,786**		8,059
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**152**		140	
Repairs and Renewals	**258**		253	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**-**		-	
Gardening	**477**		356	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		887		749
Support Costs – Governance				
Administration Fees	**850**		800	
Auditor's Remuneration	**1,200**		1,080	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		2,050		1,880
TOTAL EXPENDITURE		**2,937**		2,629
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**5,849**		5,430
NET INVESTMENT GAINS/(LOSSES)		**4,252**		533
NET INCOME/(EXPENDITURE)		**10,101**		5,963
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**14,613**		6,878
NET MOVEMENT IN FUNDS		**24,714**		12,841
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**159,481**		146,640
Total Funds Carried Forward		**184,195**		159,481

DR WEST MEMORIAL HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**81,226**		74,348	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**14,613**		6,878	
Net Book Value at end of the year		**95,839**		81,226
Listed Investments				
Market Value at Beginning of the year	**67,995**		67,462	
Additions at cost	**4,500**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**4,252**		533	
Market Value at end of the year		**76,747**		67,995
		172,586		149,221
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**218**		234	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**4,521**		5,520	
Prepayments and Accrued Income	**171**		85	
		4,910		5,839
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**7,899**		5,615	
		7,899		5,615
		12,809		11,454
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	-		-	
Other Creditors	**-**		(114)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**1,200**		(1,080)	
		1,200		(1,194)
NET CURRENT ASSETS/(LIABILITIES)		**11,609**		10,260
TOTAL ASSETS LESS CURRENT LIABILITIES		**184,195**		159,481
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**184,195**		159,481
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**60,118**		60,118	
Housing Property Revaluation Reserve	**35,721**		21,108	
		95,839		81,226
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**7,144**		6,120	
Extraordinary Repair Fund	**17,138**		15,606	
General Fund	**64,074**		56,529	
		88,356		78,255
		184,195		159,481

DR WEST MEMORIAL HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**60,118**	**-**	**-**	**-**	**-**	**-**	**60,118**
Housing Property Revaluation Reserve	**21,108**	**-**	**-**	**-**	**-**	**14,613**	**35,721**
	81,226	**-**	**-**	**-**	**-**	**14,613**	**95,839**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**6,120**	**-**	**-**	**324**	**700**	**-**	**7,144**
Extraordinary Repair Fund	**15,606**	**-**	**-**	**938**	**594**	**-**	**17,138**
General Fund	**56,529**	**8,786**	**(2,937)**	**2,990**	**(1,294)**	**-**	**64,074**
	78,255	**8,786**	**(2,937)**	**4,252**	**-**	**-**	**88,356**
Total Funds	**159,481**	**8,786**	**(2,937)**	**4,252**	**-**	**14,613**	**184,195**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	60,118	-	-	-	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	-	-	6,878	21,108
	74,348	-	-	-	-	6,878	81,226
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,181	-	-	41	898	-	6,120
Extraordinary Repair Fund	14,939	-	-	118	549	-	15,606
General Fund	52,172	8,059	(2,629)	374	(1,447)	-	56,529
	72,292	8,059	(2,629)	533	-	-	78,255
Total Funds	146,640	8,059	(2,629)	533	-	6,878	159,481

DR WEST MEMORIAL HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Funds	-	-	-	-
Housing Property Reserve	**60,118**	-	-	**60,118**
Housing Property Revaluation Reserve	**35,721**	-	-	**35,721**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**5,546**	**1,598**	**7,144**
Extraordinary Repair Fund	-	**16,589**	**549**	**17,138**
General Fund	-	**54,612**	**9,462**	**64,074**
	95,839	**76,747**	**11,609**	**184,185**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**28,839**		27,163	
Losses from Voids	**-**		-	
		28,839		27,163
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**93**		-	
		93		-
TOTAL INCOME		**28,932**		27,163
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**595**		533	
Repairs and Renewals	**744**		1,413	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**-**		-	
Gardening	**1,818**		1,454	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**15**		-	
Housing Loan Interest	**-**		-	
		3,172		3,400
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		4,960		4,634
TOTAL EXPENDITURE		**8,132**		8,034
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**20,800**		19,129
NET INVESTMENT GAINS/(LOSSES)		**2,122**		62
NET INCOME/(EXPENDITURE)		**22,922**		19,191
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**78,886**		37,129
NET MOVEMENT IN FUNDS		**101,808**		56,320
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**432,313**		375,993
Total Funds Carried Forward		**534,121**		432,313

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**438,501**		401,372	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**78,886**		37,129	
Net Book Value at end of the year		**517,387**		438,501
Listed Investments				
Market Value at Beginning of the year	**33,442**		23,380	
Additions at cost	**6,500**		10,000	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**2,122**		62	
Market Value at end of the year		**42,064**		33,442
		559,451		471,943
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**64**		365	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**12,375**		8,433	
Prepayments and Accrued Income	**392**		273	
		12,831		9,071
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**5,072**		-	
		5,072		-
		17,903		9,071
CREDITORS: Amounts falling due with one year				
Loans	**(5,650)**		(5,650)	
Contributions in Received in Advance	**(710)**		(654)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(7,920)		(7,738)
NET CURRENT ASSETS		**9,983**		1,333
TOTAL ASSETS LESS CURRENT LIABILITIES		**569,434**		473,276
CREDITORS: Amounts falling due after more than one year				
Loans		**(35,313)**		(40,963)
NET ASSETS		**534,121**		432,313
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**299,555**		299,555	
Housing Property Revaluation Reserve	**217,832**		138,946	
		517,387		438,501
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**27,308**		23,485	
Extraordinary Repair Fund	**13,206**		10,181	
General Fund	**(23,780)**		(39,854)	
		16,734		(6,188)
		534,121		432,313

HODDESDON COTTAGE HOMES FOR THE AGED POOR

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**299,555**	**-**		**-**	**-**	**-**	**299,555**
Housing Property Revaluation Reserve	**138,946**	**-**	**-**	**-**	**-**	**78,886**	**217,832**
	438,501	**-**	**-**	**-**	**-**	**78,886**	**517,387**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**23,485**	**-**	**-**	**1,023**	**2,800**	**-**	**27,308**
Extraordinary Repair Fund	**10,181**	**-**	**-**	**649**	**2,376**	**-**	**13,206**
General Fund	**(39,854)**	**28,932**	**(8,132)**	**450**	**(5,176)**	**-**	**(23,780)**
	(6,188)	**28,932**	**(8,132)**	**2,122**	**-**	**-**	**16,734**
Total Funds	**432,313**	**28,932**	**(8,132)**	**2,122**	**-**	**78,886**	**534,121**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	299,555	-		-	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	-	-	37,129	138,946
	401,372	-	-	-	-	37,129	438,501
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	19,836	-	-	57	3,592	-	23,485
Extraordinary Repair Fund	7,949	-	-	36	2,196	-	10,181
General Fund	(53,164)	27,163	(8,034)	(31)	(5,788)	-	(39,854)
	(25,379)	27,163	(8,034)	62	-	-	(6,188)
Total Funds	375,993	27,163	(8,034)	62	-	37,129	432,313

HODDESDON COTTAGE HOMES FOR THE AGED POOR

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**299,555**	-	-	**299,555**
Housing Property Revaluation Reserve	**217,832**	-	-	**217,832**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**17,505**	**9,803**	**27,308**
Extraordinary Repair Fund	-	**13,206**	-	**13,206**
General Fund	-	**11,353**	**(35,133)**	**(23,780)**
	517,387	**42,064**	**(25,330)**	**534,121**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MISS RUTLAND'S ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**29,037**		27,314	
Losses from Voids	**-**		-	
		29,037		27,314
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**1,331**		314	
		1,331		314
TOTAL INCOME		**30,368**		27,628
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**92**		-	
Water Charges	**-**		-	
Light and Heat	**29**		131	
Insurance	**686**		613	
Repairs and Renewals	**1,421**		3,655	
Extraordinary Repairs	**-**		14,356	
Cyclical Repairs	**-**		-	
Gardening	**353**		855	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**15**		(14)	
Housing Loan Interest	**-**		-	
		2,596		19,596
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		4,960		4,634
TOTAL EXPENDITURE		**7,556**		24,230
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**22,812**		3,398
NET INVESTMENT GAINS/(LOSSES)		**7,499**		921
NET INCOME/(EXPENDITURE)		**30,311**		4,319
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**92,825**		43,688
NET MOVEMENT IN FUNDS		**123,136**		48,007
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**668,466**		620,459
Total Funds Carried Forward		**791,602**		668,466

MISS RUTLAND'S ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**515,980**		472,292	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**92,825**		43,688	
Net Book Value at end of the year		**608,805**		515,980
Listed Investments				
Market Value at Beginning of the year	**117,530**		116,609	
Additions at cost	**10,000**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**7,499**		921	
Market Value at end of the year		**135,029**		117,530
		743,834		633,510
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,610**		1,311	
Other Debtors	**-**		29	
Legacy East Almshouse Partnership	**9,595**		10,217	
Prepayments and Accrued Income	**584**		380	
		12,789		11,937
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**37,743**		26,507	
		37,743		26,507
		50,532		38,444
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(1,204)**		(2,054)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(2,764)		(3,488)
NET CURRENT ASSETS		**47,768**		34,956
TOTAL ASSETS LESS CURRENT LIABILITIES		**791,602**		668,466
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**791,602**		668,466
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**248,952**		248,952	
Housing Property Revaluation Reserve	**359,853**		267,028	
		608,805		515,980
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**22,829**		19,268	
Extraordinary Repair Fund	**22,711**		19,352	
General Fund	**137,257**		113,866	
		182,797		152,486
		791,602		668,466

MISS RUTLAND'S ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**248,952**	**-**	**-**	**-**	**-**	**-**	**248,952**
Housing Property Revaluation Reserve	**267,028**	**-**	**-**	**-**	**-**	**92,825**	**359,853**
	515,980	**-**	**-**	**-**	**-**	**92,825**	**608,805**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**19,268**	**-**	**-**	**761**	**2,800**	**-**	**22,829**
Extraordinary Repair Fund	**19,352**	**-**	**-**	**983**	**2,376**	**-**	**22,711**
General Fund	**113,866**	**30,368**	**(7,556)**	**5,755**	**(5,176)**	**-**	**137,257**
	152,486	**30,368**	**(7,556)**	**7,499**	**-**	**-**	**182,797**
Total Funds	**668,466**	**30,368**	**(7,556)**	**7,499**	**-**	**92,825**	**791,602**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	248,952	-	-	-	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	-	-	43,688	267,028
	472,292	-	-	-	-	43,688	515,980
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	15,579	-	-	97	3,592	-	19,268
Extraordinary Repair Fund	17,038	-	-	118	2,196	-	19,352
General Fund	115,550	27,628	(24,230)	706	(5,788)	-	113,866
	148,167	27,628	(24,230)	921	-	-	152,486
Total Funds	620,459	27,628	(24,230)	921	-	43,688	668,466

MISS RUTLAND'S ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**248,952**	-	-	**248,952**
Housing Property Revaluation Reserve	**359,853**	-	-	**359,853**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**13,021**	**9,808**	**22,829**
Extraordinary Repair Fund	-	**18,427**	**4,284**	**22,711**
General Fund	-	**103,581**	**33,676**	**137,257**
	608,805	**135,029**	**47,768**	**791,602**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

NETHANIAH HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**21,960**		20,659	
Losses from Voids	**(1,610)**		-	
		20,350		20,659
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**19**		-	
		19		-
TOTAL INCOME		**20,369**		20,659
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**78**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**795**		703	
Repairs and Renewals	**1,994**		3,542	
Extraordinary Repairs	**-**		8,527	
Cyclical Repairs	**-**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**436**		-	
Sundry Expenses	**120**		30	
Housing Loan Interest	**-**		-	
		3,423		12,802
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**400**		-	
Almshouse Association Subscription	**-**		-	
		5,360		4,634
TOTAL EXPENDITURE		**8,783**		17,436
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**11,586**		3,223
NET INVESTMENT GAINS/(LOSSES)		**1,578**		197
NET INCOME/(EXPENDITURE)		**13,164**		3,420
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**108,661**		51,141
NET MOVEMENT IN FUNDS		**121,825**		54,561
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**589,744**		535,183
Total Funds Carried Forward		**711,569**		589,744

NETHANIAH HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**604,001**		552,860	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**108,661**		51,141	
Net Book Value at end of the year		**712,662**		604,001
Listed Investments				
Market Value at Beginning of the year	**25,082**		24,885	
Additions at cost	**3,000**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,578**		197	
Market Value at end of the year		**29,660**		25,082
		742,322		629,083
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,743**		4,190	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**6,795**		3,328	
Prepayments and Accrued Income	**483**		361	
		10,021		7,879
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**1,015**		-	
		1,015		-
		11,036		7,879
CREDITORS: Amounts falling due with one year				
Loans	**(5,549)**		(5,549)	
Contributions in Received in Advance	**-**		(6)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(7,109)		(6,989)
NET CURRENT ASSETS/(LIABILITIES)		**3,927**		890
TOTAL ASSETS LESS CURRENT LIABILITIES		**746,249**		629,973
CREDITORS: Amounts falling due after more than one year				
Loans		**(34,680)**		(40,229)
NET ASSETS		**711,569**		589,744
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**171,750**		171,750	
Housing Property Revaluation Reserve	**498,912**		390,251	
		670,662		562,001
Restricted Funds:				
Social Housing Grant Fund		**42,000**		42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	**19,679**		16,454	
Extraordinary Repair Fund	**7,342**		4,660	
General Fund	**(28,114)**		(35,371)	
		(1,093)		(14,257)
		711,569		589,744

NETHANIAH HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**171,750**	**-**	**-**	**-**	**-**	**-**	**171,750**
Housing Property Revaluation Reserve	**390,251**	**-**	**-**	**-**	**-**	**108,661**	**498,912**
	562,001	**-**	**-**	**-**	**-**	**108,661**	**670,662**
Restricted Funds							
Social Housing Grant Fund	**42,000**	**-**	**-**	**-**	**-**	**-**	**42,000**
Unrestricted Funds							
Cyclical Maintenance Fund	**16,454**	**-**	**-**	**425**	**2,800**	**-**	**19,679**
Extraordinary Repair Fund	**4,660**	**-**	**-**	**306**	**2,376**	**-**	**7,342**
General Fund	**(35,371)**	**20,369**	**(8,783)**	**847**	**(5,176)**	**-**	**(28,114)**
	(14,257)	**20,369**	**(8,783)**	**1,578**	**-**	**-**	**(1,093)**
Total Funds	**589,744**	**20,369**	**(8,783)**	**1,578**	**-**	**108,661**	**711,569**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	-	-	51,141	390,251
	510,860	-	-	-	-	51,141	562,001
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	12,793	-	-	69	3,592	-	16,454
Extraordinary Repair Fund	4,623	-	-	37	-	-	4,660
General Fund	(35,093)	20,659	(17,436)	91	(3,592)	-	(35,371)
	(17,677)	20,659	(17,436)	197	-	-	(14,257)
Total Funds	535,183	20,659	(17,436)	197	-	51,141	589,744

NETHANIAH HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**171,750**	-	-	**171,750**
Housing Property Revaluation Reserve	**498,912**	-	-	**498,912**
Restricted Funds:				
Social Housing Grant Fund	**42,000**	-	-	**42,000**
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**11,026**	**8,653**	**19,679**
Extraordinary Repair Fund	-	**7,342**	-	**7,342**
General Fund	-	**11,292**	**(39,406)**	**(28,114)**
	712,662	**29,660**	**(30,753)**	**711,569**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £42,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LOUGHTON ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**29,416**		27,779	
Losses from Voids	**-**		-	
		29,416		27,779
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**1,750**		456	
		1,750		456
TOTAL INCOME		**31,166**		28,235
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		53	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**638**		560	
Repairs and Renewals	**987**		1,577	
Extraordinary Repairs	**-**		4,200	
Cyclical Repairs	**-**		-	
Gardening	**1,900**		1,600	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**30**		19	
Housing Loan Interest	**-**		-	
		3,555		8,009
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		4,960		4,634
TOTAL EXPENDITURE		**8,515**		12,643
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**22,651**		15,592
NET INVESTMENT GAINS/(LOSSES)		**2,432**		124
NET INCOME/(EXPENDITURE)		**25,083**		15,716
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**24,521**		72,827
NET MOVEMENT IN FUNDS		**49,604**		88,543
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**599,701**		511,158
Total Funds Carried Forward		**649,305**		599,701

LOUGHTON ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**522,827**		450,000	
Additions at cost	**-**		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	**24,521**		72,827	
Net Book Value at end of the year		**547,348**		522,827
Listed Investments				
Market Value at Beginning of the year	**28,621**		23,497	
Additions at cost	**18,500**		5,000	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**2,432**		124	
Market Value at end of the year		**49,553**		28,621
		596,901		551,448
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,942**		1,806	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**10,826**		9,219	
Prepayments and Accrued Income	**851**		723	
		14,619		11,748
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**39,921**		38,245	
		39,921		38,245
		54,540		49,993
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(576)**		(306)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(2,136)		(1,740)
NET CURRENT ASSETS/(LIABILITIES)		**52,404**		48,253
TOTAL ASSETS LESS CURRENT LIABILITIES		**649,305**		599,701
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**649,305**		599,701
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**15,977**		15,977	
Housing Property Revaluation Reserve	**412,505**		387,984	
		428,482		403,961
Restricted Funds:				
Social Housing Grant Fund		**118,866**		118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	**21,112**		17,691	
Extraordinary Repair Fund	**24,115**		20,943	
General Fund	**56,730**		38,240	
		101,957		76,874
		649,305		599,701

LOUGHTON ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**15,977**	**-**	**-**	**-**	**-**	**-**	**15,977**
Housing Property Revaluation Reserve	**387,984**	**-**	**-**	**-**	**-**	**24,521**	**412,505**
	403,961	**-**	**-**	**-**	**-**	**24,521**	**428,482**
Restricted Funds							
Social Housing Grant Fund	**118,866**	**-**	**-**	**-**	**-**	**-**	**118,866**
Unrestricted Funds							
Cyclical Maintenance Fund	**17,691**	**-**	**-**	**621**	**2,800**	**-**	**21,112**
Extraordinary Repair Fund	**20,943**	**-**	**-**	**796**	**2,376**	**-**	**24,115**
General Fund	**38,240**	**31,166**	**(8,515)**	**1,015**	**(5,176)**	**-**	**56,730**
	76,874	**31,166**	**(8,515)**	**2,432**	**-**	**-**	**101,957**
Total Funds	**599,701**	**31,166**	**(8,515)**	**2,432**	**-**	**24,521**	**649,305**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	-	-	72,827	387,984
	331,134	-	-	-	-	72,827	403,961
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	14,021	-	-	78	3,592	-	17,691
Extraordinary Repair Fund	22,902	-	(4,200)	45	2,196	-	20,943
General Fund	24,235	28,235	(8,443)	1	(5,788)	-	38,240
	61,158	28,235	(12,643)	124	-	-	76,874
Total Funds	551,158	28,235	(12,643)	124	-	72,827	599,701

LOUGHTON ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term Loans	Total
	Freehold Property	Investments		
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**15,977**	-	-	**15,977**
Housing Property Revaluation Reserve	**412,505**	-	-	**412,505**
Restricted Funds:				
Social Housing Grant Fund	**118,866**	-	-	**118,866**
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**10,622**	**10,490**	**21,112**
Extraordinary Repair Fund	-	**14,636**	**9,479**	**24,115**
General Fund	-	**24,295**	**32,435**	**56,730**
	547,348	**49,553**	**52,404**	**649,305**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £118,866 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPROWSTON WAR MEMORIAL TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**11,462**		11,105	
Losses from Voids	**-**		-	
		11,462		11,105
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**19**		-	
		19		-
TOTAL INCOME		**11,481**		11,105
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**304**		274	
Repairs and Renewals	**205**		1,246	
Extraordinary Repairs	**5,784**		-	
Cyclical Repairs	**-**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		-	
Housing Loan Interest	**1,544**		1,840	
		7,837		3,360
Support Costs – Governance				
Administration Fees	**1,700**		1,600	
Auditor's Remuneration	**1,320**		1,194	
Trustees' Expenses	**230**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		3,250		2,794
TOTAL EXPENDITURE		**11,087**		6,154
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**394**		4,951
NET INVESTMENT GAINS/(LOSSES)		**1,620**		102
NET INCOME/(EXPENDITURE)		**2,014**		5,053
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**36,492**		17,176
NET MOVEMENT IN FUNDS		**38,506**		22,229
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**203,799**		181,570
Total Funds Carried Forward		**242,305**		203,799

SPROWSTON WAR MEMORIAL TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**202,844**		185,668	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**36,492**		17,176	
Net Book Value at end of the year		**239,336**		202,844
Listed Investments				
Market Value at Beginning of the year	**25,753**		20,651	
Additions at cost	**3,000**		5,000	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,620**		102	
Market Value at end of the year		**30,373**		25,753
		269,709		228,597
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**141**		-	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**-**		4,311	
Prepayments and Accrued Income	**223**		140	
		364		4,451
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**1,014**		-	
		1,014		-
		1,378		4,451
CREDITORS: Amounts falling due with one year				
Loans	**(2,004)**		(1,867)	
Contributions in Received in Advance	**-**		(660)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**(2,172)**		-	
Accruals and Deferred Income	**(1,320)**		(1,194)	
		(5,496)		(3,721)
NET CURRENT ASSETS/(LIABILITIES)		**(4,118)**		730
TOTAL ASSETS LESS CURRENT LIABILITIES		**265,591**		229,327
CREDITORS: Amounts falling due after more than one year				
Loans		**(23,286)**		(25,528)
NET ASSETS		**242,305**		203,799
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**112,275**		110,170	
Housing Property Revaluation Reserve	**101,771**		65,279	
		214,046		175,449
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**6,988**		5,345	
Extraordinary Repair Fund	**16,716**		14,613	
General Fund	**4,555**		8,392	
		28,259		28,350
		242,305		203,799

SPROWSTON WAR MEMORIAL TRUST

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**110,170**	-	-	-	**2,105**	-	**112,275**
Housing Property Revaluation Reserve	**65,279**	-	-	-	-	**36,492**	**101,771**
	175,449	-	-	-	**2,105**	**36,492**	**214,046**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**5,345**	-	-	**243**	**1,400**	-	**6,988**
Extraordinary Repair Fund	**14,613**	-	-	**915**	**1,188**	-	**16,716**
General Fund	**8,392**	**11,481**	**(11,087)**	**462**	**(4,693)**	-	**4,555**
	28,350	**11,481**	**(11,087)**	**1,620**	**(2,105)**	-	**28,259**
Total Funds	**203,799**	**11,481**	**(11,087)**	**1,620**	-	**36,492**	**242,305**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	108,361	-	-	-	1,809	-	110,170
Housing Property Revaluation Reserve	48,103	-	-	-	-	17,176	65,279
	156,464	-	-	-	1,809	17,176	175,449
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,557	-	-	(8)	1,796	-	5,345
Extraordinary Repair Fund	13,422	-	-	93	1,098	-	14,613
General Fund	8,127	11,105	(6,154)	17	(4,703)	-	8,392
	25,106	11,105	(6,154)	102	(1,809)	-	28,350
Total Funds	181,570	11,105	(6,154)	102	-	17,176	203,799

This page does not form part of the statutory financial statements

SPROWSTON WAR MEMORIAL TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**137,565**	-	**(25,290)**	**112,275**
Housing Property Revaluation Reserve	**101,771**	-	-	**101,771**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**4,266**	**2,722**	**6,988**
Extraordinary Repair Fund	-	**16,716**	-	**16,716**
General Fund	-	**9,391**	**(4,836)**	**4,555**
	239,336	**30,373**	**(27,404)**	**242,305**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**24,675**		23,213	
Losses from Voids	**-**		-	
		24,675		23,213
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**14**		4	
COIF Deposit Account Interest Receivable	**616**		122	
		630		126
TOTAL INCOME		**25,305**		23,339
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**670**		599	
Repairs and Renewals	**3,136**		3,672	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**-**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**23**		31	
Housing Loan Interest	**-**		-	
		3,829		4,302
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		4,960		4,634
TOTAL EXPENDITURE		**8,789**		8,936
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**16,516**		14,403
NET INVESTMENT GAINS/(LOSSES)		**13,179**		(7,946)
NET INCOME/(EXPENDITURE)		**29,695**		6,457
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**89,665**		42,201
NET MOVEMENT IN FUNDS		**119,360**		48,658
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**647,476**		598,818
Total Funds Carried Forward		**766,836**		647,476

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**498,418**		456,217	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**89,665**		42,201	
Net Book Value at end of the year		**588,083**		498,418
Listed Investments				
Market Value at Beginning of the year	**125,513**		133,459	
Additions at cost	**15,000**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**13,179**		(7,946)	
Market Value at end of the year		**153,692**		125,513
		741,775		623,931
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**1,116**		1,074	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**3,825**		13,326	
Prepayments and Accrued Income	**502**		336	
		5,443		14,736
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**21,427**		10,875	
		21,427		10,875
		26,870		25,611
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(249)**		(632)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(1,809)		(2,066)
NET CURRENT ASSETS/(LIABILITIES)		**25,061**		23,545
TOTAL ASSETS LESS CURRENT LIABILITIES		**766,836**		647,476
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**766,836**		647,476
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**35,809**		35,809	
Housing Property Revaluation Reserve	**522,544**		432,879	
		558,353		468,688
Restricted Funds:				
Social Housing Grant Fund		**29,730**		29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	**40,969**		34,574	
Extraordinary Repair Fund	**64,771**		57,298	
General Fund	**73,013**		57,186	
		178,753		149,058
		766,836		647,476

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**35,809**	**-**	**-**	**-**	**-**	**-**	**35,809**
Housing Property Revaluation Reserve	**432,879**	**-**	**-**	**-**	**-**	**89,665**	**522,544**
	468,688	**-**	**-**	**-**	**-**	**89,665**	**558,353**
Restricted Funds							
Social Housing Grant Fund	**29,730**	**-**	**-**	**-**	**-**	**-**	**29,730**
Unrestricted Funds							
Cyclical Maintenance Fund	**34,574**	**-**	**-**	**3,595**	**2,800**	**-**	**40,969**
Extraordinary Repair Fund	**57,298**	**-**	**-**	**5,097**	**2,376**	**-**	**64,771**
General Fund	**57,186**	**25,305**	**(8,789)**	**4,487**	**(5,176)**	**-**	**73,013**
	149,058	**25,305**	**(8,789)**	**13,179**	**-**	**-**	**178,753**
Total Funds	**647,476**	**35,305**	**(8,789)**	**13,179**	**-**	**89,665**	**766,836**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	-	-	42,201	432,879
	426,487	-	-	-	-	42,201	468,688
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	33,646	-	-	(2,664)	3,592	-	34,574
Extraordinary Repair Fund	57,508	-	-	(2,406)	2,196	-	57,298
General Fund	51,447	23,339	(8,936)	(2,876)	(5,788)	-	57,186
	142,601	23,339	(8,936)	(7,946)	-	-	149,058
Total Funds	598,818	23,339	(8,936)	(7,946)	-	42,201	647,476

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**35,809**	-	-	**35,809**
Housing Property Revaluation Reserve	**522,544**	-	-	**522,544**
Restricted Funds:				
Social Housing Grant Fund	**29,730**	-	-	**29,730**
Unrestricted Funds:				
Cyclical Maintenance Fund	-	**34,577**	**6,392**	**40,969**
Extraordinary Repair Fund	-	**62,575**	**2,196**	**64,771**
General Fund	-	**56,540**	**16,473**	**73,013**
	588,083	**153,692**	**25,061**	**766,836**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £29,730 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPRINGFIELD GREEN ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**14,948**		13,912	
Losses from Voids	**(214)**		-	
		14,734		13,912
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**331**		330	
COIF Deposit Account Interest Receivable	**1,081**		271	
		1,412		601
TOTAL INCOME		**16,146**		14,513
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**162**		151	
Light and Heat	**-**		-	
Insurance	**559**		499	
Repairs and Renewals	**3,034**		1,649	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**-**		-	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		75	
Housing Loan Interest	**-**		1,109	
		3,755		3,483
Support Costs – Governance				
Administration Fees	**1,700**		1,600	
Auditor's Remuneration	**1,320**		1,194	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		3,020		2,794
TOTAL EXPENDITURE		**6,775**		6,277
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**9,371**		8,236
NET INVESTMENT GAINS/(LOSSES)		**3,265**		(1,171)
NET INCOME/(EXPENDITURE)		**12,636**		7,065
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**58,396**		27,484
NET MOVEMENT IN FUNDS		**71,032**		34,549
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**384,262**		349,713
Total Funds Carried Forward		**455,294**		384,262

SPRINGFIELD GREEN ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**324,599**		297,115	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**58,396**		27,484	
Net Book Value at end of the year		**382,995**		324,599
Listed Investments				
Market Value at Beginning of the year	**47,280**		48,451	
Additions at cost	**-**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**3,265**		(1,171)	
Market Value at end of the year		**50,545**		47,280
		433,540		371,879
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**-**		2	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Prepayments and Accrued Income	**459**		316	
		459		318
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**24,661**		23,626	
		24,661		23,626
		25,120		23,944
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(376)**		(211)	
Other Creditors	**(91)**		(86)	
Legacy East Almshouse Partnership	**(1,579)**		(10,070)	
Accruals and Deferred Income	**(1,320)**		(1,194)	
		(3,366)		(11,561)
NET CURRENT ASSETS/(LIABILITIES)		**21,754**		12,383
TOTAL ASSETS LESS CURRENT LIABILITIES		**455,294**		384,262
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**455,294**		384,262
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**17,801**		16,450	
Housing Property Reserve	**101,261**		101,261	
Housing Property Revaluation Reserve	**281,734**		223,338	
		400,796		341,049
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**12,623**		11,223	
Extraordinary Repair Fund	**16,976**		14,929	
General Fund	**24,899**		17,061	
		54,498		43,213
		455,294		384,262

SPRINGFIELD GREEN ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**16,450**	**-**	**-**	**1,351**	**-**	**-**	**17,801**
Housing Property Reserve	**101,261**	**-**	**-**	**-**	**-**	**-**	**101,261**
Housing Property Revaluation Reserve	**223,338**	**-**	**-**	**-**	**-**	**58,396**	**281,734**
	341,049	**-**	**-**	**1,351**	**-**	**58,396**	**400,796**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**11,223**	**-**	**-**	**-**	**1,400**	**-**	**12,623**
Extraordinary Repair Fund	**14,929**	**-**	**-**	**859**	**1,188**	**-**	**16,976**
General Fund	**17,061**	**16,146**	**(6,775)**	**1,055**	**(2,588)**	**-**	**24,899**
	43,213	**16,146**	**(6,775)**	**1,914**	**-**	**-**	**54,498**
Total Funds	**384,262**	**16,146**	**(6,775)**	**3,265**	**-**	**58,396**	**455,294**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	17,863	-	-	(1,413)	-	-	16,450
Housing Property Reserve	82,328	-	-	-	18,933	-	101,261
Housing Property Revaluation Reserve	195,854	-	-	-	-	27,484	223,338
	296,045	-	-	(1,413)	18,933	27,484	341,049
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	9,427	-	-	-	1,796	-	11,223
Extraordinary Repair Fund	13,723	-	-	108	1,098	-	14,929
General Fund	30,518	14,513	(6,277)	134	(21,827)	-	17,061
	53,668	14,513	(6,277)	242	(18,933)	-	43,213
Total Funds	349,713	14,513	(6,277)	(1,171)	-	27,484	384,262

This page does not form part of the statutory financial statements

SPRINGFIELD GREEN ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term Loans	Total
	Freehold Property	Investments		
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	17,801	-	17,801
Housing Property Reserve	101,261	-	-	101,261
Housing Property Revaluation Reserve	281,734	-	-	281,734
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	12,623	12,623
Extraordinary Repair Fund	-	14,690	2,286	16,976
General Fund	-	18,054	6,845	24,899
	382,995	50,545	21,754	455,294

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

WRITTLE ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**17,146**		15,369	
Losses from Voids	**-**		-	
		17,146		15,369
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**1,669**		424	
		1,669		424
TOTAL INCOME		**18,815**		15,793
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**-**		-	
Light and Heat	**4,814**		1,653	
Insurance	**510**		465	
Repairs and Renewals	**2,283**		2,059	
Extraordinary Repairs	**-**		-	
Cyclical Repairs	**-**		-	
Gardening	**1,380**		1,780	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**-**		75	
Housing Loan Interest	**-**		-	
		8,987		6,032
Support Costs – Governance				
Administration Fees	**2,550**		2,400	
Auditor's Remuneration	**1,440**		1,320	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		3,990		3,720
TOTAL EXPENDITURE		**12,977**		9,752
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**5,838**		6,041
NET INVESTMENT GAINS/(LOSSES)		**623**		77
NET INCOME/(EXPENDITURE)		**6,461**		6,118
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**17,819**		60,041
NET MOVEMENT IN FUNDS		**24,280**		66,159
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**428,635**		362,476
Total Funds Carried Forward		**452,915**		428,635

WRITTLE ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**379,918**		319,877	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(loss) on Revaluation	**17,819**		60,041	
Net Book Value at end of the year		**397,737**		379,918
Listed Investments				
Market Value at Beginning of the year	**9,799**		9,722	
Additions at cost	**2,000**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**623**		77	
Market Value at end of the year		**12,422**		9,799
		410,159		389,717
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**598**		563	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**6,192**		3,584	
Prepayments and Accrued Income	**744**		594	
		7,534		4,741
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**38,072**		36,474	
		38,072		36,474
		45,606		41,215
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(796)**		(796)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(2,054)**		(1,501)	
		(2,850)		(2,297)
NET CURRENT ASSETS/(LIABILITIES)		**42,756**		38,918
TOTAL ASSETS LESS CURRENT LIABILITIES		**452,915**		428,635
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**452,915**		428,635
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**56,368**		56,368	
Housing Property Revaluation Reserve	**341,369**		323,550	
		397,737		379,918
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**11,657**		9,557	
Extraordinary Repair Fund	**19,922**		17,897	
General Fund	**23,599**		21,263	
		55,178		48,717
		452,915		428,635

WRITTLE ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**56,368**	**-**	**-**	**-**	**-**	**-**	**56,368**
Housing Property Revaluation Reserve	**323,550**	**-**	**-**	**-**	**-**	**17,819**	**341,369**
	379,918	**-**	**-**	**-**	**-**	**17,819**	**397,737**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**9,557**	**-**	**-**	**-**	**2,100**	**-**	**11,657**
Extraordinary Repair Fund	**17,897**	**-**	**-**	**243**	**1,782**	**-**	**19,922**
General Fund	**21,263**	**18,815**	**(12,977)**	**380**	**(3,882)**	**-**	**23,599**
	48,717	**18,815**	**(12,977)**	**623**	**-**	**-**	**55,178**
Total Funds	**428,635**	**18,815**	**(12,977)**	**623**	**-**	**17,819**	**452,915**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,368	-	-	-	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	-	-	60,041	323,550
	319,877	-	-	-	-	60,041	379,918
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	6,863	-	-	-	2,694	-	9,557
Extraordinary Repair Fund	16,221	-	-	29	1,647	-	17,897
General Fund	19,515	15,793	(9,752)	48	(4,341)	-	21,263
	42,599	15,793	(9,752)	77	-	-	48,717
Total Funds	362,476	15,793	(9,752)	77	-	60,041	428,635

WRITTLE ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**56,368**	-	-	**56,368**
Housing Property Revaluation Reserve	**341,369**	-	-	**341,369**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	**11,657**	**11,657**
Extraordinary Repair Fund	-	**5,739**	**14,183**	**19,922**
General Fund	-	**6,683**	**16,916**	**23,599**
	397,737	**12,422**	**42,756**	**452,915**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

ERNEST ELIJAH EVERITT TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**23,495**		19,499	
Losses from Voids	**(1,183)**		(2,870)	
		22,312		16,629
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**3,928**		1,049	
		3,928		1,049
TOTAL INCOME		**26,240**		17,678
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		533	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**691**		629	
Repairs and Renewals	**360**		2,960	
Extraordinary Repairs	**7,580**		12,000	
Cyclical Repairs	**-**		1,210	
Gardening	**-**		-	
Cleaning	**-**		-	
Bad Debts	**-**		311	
Sundry Expenses	**-**		-	
Housing Loan Interest	**-**		-	
		8,631		17,643
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		-	
Almshouse Association Subscription	**-**		-	
		4,960		4,634
TOTAL EXPENDITURE		**13,591**		22,277
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**12,649**		(4,599)
NET INVESTMENT GAINS/(LOSSES)		**6,407**		809
NET INCOME/(EXPENDITURE)		**19,056**		(3,790)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**26,739**		90,096
NET MOVEMENT IN FUNDS		**45,795**		86,306
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**740,710**		654,404
Total Funds Carried Forward		**786,505**		740,710

ERNEST ELIJAH EVERITT TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**570,096**		480,000	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**26,739**		90,096	
Net Book Value at end of the year		**596,835**		570,096
Listed Investments				
Market Value at Beginning of the year	**103,197**		102,388	
Additions at cost	**-**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**6,407**		809	
Market Value at end of the year		**109,604**		103,197
		706,439		673,293
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**1,229**		402	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Prepayments and Accrued Income	**1,116**		898	
		2,345		1,300
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**89,619**		85,856	
		89,619		85,856
		91,964		87,156
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**-**		-	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**(10,338)**		(18,305)	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(11,898)		(19,739)
NET CURRENT ASSETS/(LIABILITIES)		**80,066**		67,417
TOTAL ASSETS LESS CURRENT LIABILITIES		**786,505**		740,710
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**786,505**		740,710
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**480,000**		480,000	
Housing Property Revaluation Reserve	**116,835**		90,096	
		596,835		570,096
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**12,185**		9,385	
Extraordinary Repair Fund	**8,852**		6,476	
General Fund	**168,633**		154,753	
		189,670		170,614
		786,505		740,710

ERNEST ELIJAH EVERITT TRUST

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**480,000**	**-**	**-**	**-**	**-**	**-**	**480,000**
Housing Property Revaluation Reserve	**90,096**	**-**	**-**	**-**	**-**	**26,739**	**116,835**
	570,096	**-**	**-**	**-**	**-**	**26,739**	**596,835**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**9,385**	**-**	**-**	**-**	**2,800**	**-**	**12,185**
Extraordinary Repair Fund	**6,476**	**-**	**-**	**-**	**2,376**	**-**	**8,852**
General Fund	**154,753**	**26,240**	**(13,591)**	**6,407**	**(5,176)**	**-**	**168,633**
	170,614	**26,240**	**(13,591)**	**6,407**	**-**	**-**	**189,670**
Total Funds	**740,710**	**26,240**	**(13,591)**	**6,407**	**-**	**26,739**	**786,505**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	90,096	90,096
	480,000	-	-	-	-	90,096	570,096
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,003	-	(1,210)	-	3,592	-	9,385
Extraordinary Repair Fund	4,280	-	-	-	2,196	-	6,476
General Fund	163,121	17,678	(21,067)	809	(5,788)	-	154,753
	174,404	17,678	(22,277)	809	-	-	170,614
Total Funds	654,404	17,678	(22,277)	809	-	90,096	740,710

ERNEST ELIJAH EVERITT TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**480,000**	-	-	**480,000**
Housing Property Revaluation Reserve	**116,835**	-	-	**116,835**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	**12,185**	**12,185**
Extraordinary Repair Fund	-	-	**8,852**	**8,852**
General Fund	-	**109,604**	**59,029**	**168,633**
	596,835	**109,604**	**80,066**	**786,505**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MARY DAINS COTTAGES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**44,290**		39,333	
Losses from Voids	**(3,520)**		(990)	
		40,770		38,343
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**540**		62	
		540		62
TOTAL INCOME		**41,310**		38,405
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**-**		-	
Water Charges	**1,127**		960	
Light and Heat	**8,960**		9,803	
Insurance	**926**		1,059	
Repairs and Renewals	**6,348**		4,826	
Extraordinary Repairs	**8,096**		-	
Cyclical Repairs	**1,367**		-	
Gardening	**2,329**		1,543	
Cleaning	**-**		-	
Bad Debts	**35**		-	
Sundry Expenses	**23**		15	
Housing Loan Interest	**-**		-	
Depreciation of Housing Properties	**-**		-	
		29,211		18,206
Support Costs – Governance				
Administration Fees	**5,100**		4,800	
Auditor's Remuneration	**1,800**		1,674	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**-**		995	
Almshouse Association Subscription	**-**		-	
		6,900		7,469
TOTAL EXPENDITURE		**36,111**		25,675
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**5,199**		12,730
NET INVESTMENT GAINS/(LOSSES)		**9,731**		1,229
NET INCOME/(EXPENDITURE)		**14,930**		13,959
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**46,900**		158,427
NET MOVEMENT IN FUNDS		**61,830**		172,386
RECONCILIATION OF FUNDS		**1,192,303**		1,019,917
Total Funds Brought Forward				
Total Funds Carried Forward		**1,254,133**		1,192,303

MARY DAINS COTTAGES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**1,000,000**		841,573	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**46,900**		158,427	
Net Book Value at end of the year		**1,046,900**		1,000,000
Listed Investments				
Market Value at Beginning of the year	**156,750**		155,521	
Additions at cost	**-**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**9,731**		1,229	
Market Value at end of the year		**166,481**		156,750
		1,213,381		1,156,750
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**130**		278	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**13,380**		38,749	
Prepayments and Accrued Income	**1,097**		919	
		14,607		39,946
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**34,618**		4,216	
		34,618		4,216
		49,225		44,162
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(1,090)**		(692)	
Other Creditors	**(4,376)**		(4,321)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(3,007)**		(3,596)	
		(8,473)		(8,609)
NET CURRENT ASSETS/(LIABILITIES)		**40,752**		35,553
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,254,133**		1,192,303
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**1,254,133**		1,192,303
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**841,573**		841,573	
Housing Property Revaluation Reserve	**205,327**		158,427	
		1,046,900		1,000,000
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**18,725**		15,892	
Extraordinary Repair Fund	**13,279**		9,715	
General Fund	**175,229**		166,696	
		207,233		192,303
		1,254,133		1,192,303

MARY DAINS COTTAGES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**841,573**	**-**	**-**	**-**	**-**	**-**	**841,573**
Housing Property Revaluation Reserve	**158,427**	**-**	**-**	**-**	**-**	**46,900**	**205,327**
	1,000,000	**-**	**-**	**-**	**-**	**46,900**	**1,046,900**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**15,892**	**-**	**(1,367)**	**-**	**4,200**	**-**	**18,725**
Extraordinary Repair Fund	**9,715**	**-**	**-**	**-**	**3,564**	**-**	**13,279**
General Fund	**166,696**	**41,310**	**(34,744)**	**9,731**	**(7,764)**	**-**	**175,229**
	192,303	**41,310**	**(36,111)**	**9,731**	**-**	**-**	**207,233**
Total Funds	**1,192,303**	**41,310**	**(36,111)**	**9,731**	**-**	**46,900**	**1,254,133**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	841,573	-	-	-	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	158,427	158,427
	841,573	-	-	-	-	158,427	1,000,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	10,504	-	-	-	5,388	-	15,892
Extraordinary Repair Fund	6,421	-	-	-	3,294	-	9,715
General Fund	161,419	38,405	(25,675)	1,229	(8,682)	-	166,696
	178,344	38,405	(25,675)	1,229	-	-	192,303
Total Funds	1,019,917	38,405	(25,675)	1,229	-	158,427	1,192,303

MARY DAINS COTTAGES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term Loans	Total
	Freehold Property	Investments		
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**841,573**	-	-	**841,573**
Housing Property Revaluation Reserve	**205,327**	-	-	**205,327**
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	**18,725**	**18,725**
Extraordinary Repair Fund	-	-	**13,279**	**13,279**
General Fund	-	**166,481**	**8,748**	**175,229**
	1,046,900	**166,481**	**40,752**	**1,254,133**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

COPLAND ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	**28,351**		27,505	
Losses from Voids	**(1,795)**		(282)	
		26,556		27,223
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	**-**		-	
COIF Income Share Dividends	**-**		-	
COIF Deposit Account Interest Receivable	**1,341**		304	
		1,341		304
TOTAL INCOME		**27,897**		27,527
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	**128**		-	
Water Charges	**-**		-	
Light and Heat	**-**		-	
Insurance	**653**		603	
Repairs and Renewals	**2,185**		1,721	
Extraordinary Repairs	**4,341**		-	
Cyclical Repairs	**1,725**		-	
Gardening	**1,120**		1,895	
Cleaning	**-**		-	
Bad Debts	**-**		-	
Sundry Expenses	**23**		94	
Housing Loan Interest	**-**		-	
		10,175		4,313
Support Costs – Governance				
Administration Fees	**3,400**		3,200	
Auditor's Remuneration	**1,560**		1,434	
Trustees' Expenses	**-**		-	
Legal and Professional Fees	**250**		-	
Almshouse Association Subscription	**-**		146	
		5,210		4,780
TOTAL EXPENDITURE		**15,385**		9,093
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		**12,512**		18,434
NET INVESTMENT GAINS/(LOSSES)		**1,008**		120
NET INCOME/(EXPENDITURE)		**13,520**		18,554
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		**23,758**		80,055
NET MOVEMENT IN FUNDS		**37,278**		98,609
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		**563,856**		465,247
Total Funds Carried Forward		**601,134**		563,856

COPLAND ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**506,558**		426,503	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		-	
Gain/(Loss) on Revaluation	**23,758**		80,055	
Net Book Value at end of the year		**530,316**		506,558
Listed Investments				
Market Value at Beginning of the year	**15,261**		15,141	
Additions at cost	**10,000**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**1,008**		120	
Market Value at end of the year		**26,269**		15,261
		556,585		521,819
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,730**		4,862	
Other Debtors	**-**		-	
Legacy East Almshouse Partnership	**10,083**		11,378	
Prepayments and Accrued Income	**836**		709	
		13,649		16,949
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**33,008**		26,740	
		33,008		26,740
		46,657		43,689
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(452)**		(153)	
Other Creditors	**(96)**		(65)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,560)**		(1,434)	
		(2,108)		(1,652)
NET CURRENT ASSETS/(LIABILITIES)		**44,549**		42,037
TOTAL ASSETS LESS CURRENT LIABILITIES		**601,134**		563,856
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**601,134**		563,856
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**1,581**		1,581	
Housing Property Revaluation Reserve	**484,981**		461,223	
		486,562		462,804
Restricted Funds:				
Social Housing Grant Fund		**43,754**		43,754
Unrestricted Funds:				
Cyclical Maintenance Fund	**13,818**		12,743	
Extraordinary Repair Fund	**12,099**		9,269	
General Fund	**44,901**		35,286	
		70,818		57,298
		601,134		563,856

COPLAND ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2023

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2023							
Endowment Funds							
Permanent Endowment Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Housing Property Reserve	**1,581**	**-**	**-**	**-**	**-**	**-**	**1,581**
Housing Property Revaluation Reserve	**461,223**	**-**	**-**	**-**	**-**	**23,758**	**484,981**
	462,804	**-**	**-**	**-**	**-**	**23,758**	**486,562**
Restricted Funds							
Social Housing Grant Fund	**43,754**	**-**	**-**	**-**	**-**	**-**	**43,754**
Unrestricted Funds							
Cyclical Maintenance Fund	**12,743**	**-**	**(1,725)**	**-**	**2,800**	**-**	**13,818**
Extraordinary Repair Fund	**9,269**	**-**	**-**	**454**	**2,376**	**-**	**12,099**
General Fund	**35,286**	**27,897**	**(13,660)**	**554**	**(5,176)**	**-**	**44,901**
	57,298	**27,897**	**(15,385)**	**1,008**	**-**	**-**	**70,818**
Total Funds	**563,856**	**27,897**	**(15,385)**	**1,008**	**-**	**23,758**	**601,134**
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	1,581	-	-	-	-	-	1,581
Housing Property Revaluation Reserve	381,168	-	-	-	-	80,055	461,223
	382,749	-	-	-	-	80,055	462,804
Restricted Funds							
Social Housing Grant Fund	43,754	-	-	-	-	-	43,754
Unrestricted Funds							
Cyclical Maintenance Fund	9,151	-	-	-	3,592	-	12,743
Extraordinary Repair Fund	7,017	-	-	56	2,196	-	9,269
General Fund	22,576	27,527	(9,093)	64	(5,788)	-	35,286
	38,744	27,527	(9,093)	120	-	-	57,298
Total Funds	465,247	27,527	(9,093)	120	-	80,055	563,856

COPLAND ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2023

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	**1,581**	-	-	**1,581**
Housing Property Revaluation Reserve	**484,981**	-	-	**484,981**
Restricted Funds:				
Social Housing Grant Fund	**43,754**	-	-	**43,754**
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	**13,818**	**13,818**
Extraordinary Repair Fund	-	**9,903**	**2,196**	**12,099**
General Fund	-	**16,366**	**28,535**	**44,901**
	530,316	**26,269**	**44,549**	**601,134**

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LEGACY EAST ALMSHOUSE PARTNERSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
INCOME AND ENDOWMENTS		
CHARITABLE ACTIVITIES		
Management and Administration Fees	**59,925**	50,400
INVESTMENT INCOME		
COIF Deposit Account Interest Receivable	**4,833**	1,019
OTHER INCOME		
Fee for Research Project	**630**	-
TOTAL INCOME	**65,388**	51,419
EXPENDITURE		
CHARITABLE ACTIVITIES		
Almshouse Management Operating Costs		
Clerks Fees and Expenses	**32,775**	27,900
Auditor's Remuneration	**1,482**	1,602
Trustees' Expenses	**234**	25
Sundry Expenses	**551**	575
Subscriptions	**461**	427
Bank Charges	**36**	-
TOTAL EXPENDITURE	**35,539**	30,529
NET INCOME BEING THE NET MOVEMENT IN FUNDS	**29,849**	20,890
RECONCILIATION OF FUNDS		
Total Funds Brought Forward	**99,141**	78,251
Total Funds Carried Forward	**128,990**	99,141

LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales - Charity number 1155672

Accounts

LEGACY EAST ALMSHOUSE PARTNERSHIP
CHARITY REGISTRATION NUMBER 1155672

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

LEGACY EAST ALMSHOUSE PARTNERSHIP

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

INCORPORATING THE FOLLOWING LINKED CHARITIES

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-1
CHELMSFORD ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-2
DR WEST MEMORIAL HOME – CHARITY REGISTRATION NUMBER 1155672-3
HODDESDON COTTAGE HOMES FOR THE AGED POOR – CHARITY REGISTRATION NUMBER 1155672-4
MISS RUTLAND'S ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-7
NETHANIAH HOME – CHARITY REGISTRATION NUMBER 1155672-8
LOUGHTON ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-9
SPROWSTON WAR MEMORIAL TRUST – CHARITY REGISTRATION NUMBER 1155672-10
JOHN GILDERS & MASKELL ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-11
SPRINGFIELD GREEN ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-12
WRITTLE ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-14
ERNEST ELIJAH EVERITT TRUST – CHARITY REGISTRATION NUMBER 1155672-15
MARY DAINS COTTAGES – CHARITY REGISTRATION NUMBER 1155672-16
COPLAND ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-17

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8 – 9	Independent Auditor's Report
10	Statement of Financial Activities
11	Balance Sheet
12	Cash Flow Statement
13 – 19	Notes to the Accounts
20	Linked Charities – Summary Statement of Financial Activities
21	Linked Charities – Summary Balance Sheet

The following pages do not form part of the statutory financial statements

22 – 25	Brightlingsea Santiago Almshouse Charity
26 – 29	Chelmsford Almshouse Charity
30 – 33	Dr West Memorial Home
34 – 37	Hoddesdon Home for the Aged Poor
38 – 41	Miss Rutland's Almshouses
42 – 45	Nethaniah Home
46 – 49	Loughton Almshouse Charity
50 – 53	Sprowston War Memorial Trust
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LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts on pages 13 and 14 and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

INTRODUCTION

Legacy East Almshouse Partnership (LEAP) was established in 2014 as a Charitable Incorporated Organisation and in 2015 took on the management of six almshouse charities from Genesis Housing Association Ltd as the corporate trustee of each of them, these were Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, and Sprowston War Memorial Trust, between them these charities own nineteen properties.

Since then, LEAP has become the corporate trustee of a further ten almshouse charities, including four from Colne Housing Society:

- On 31st December 2017, LEAP became the corporate trustee of the John Gilders and Maskell Almshouses Charity in Clacton with four properties, two of which were in need of substantial repair and refurbishment.
- On 15th April 2018, LEAP became the corporate trustee of Springfield Green Almshouses in Chelmsford which has two bungalows built in 1878.
- On 1st July 2018 LEAP took over the corporate trusteeship from Colne Housing Society Ltd of the following four charities:
    - Copland Almshouse Charity (reg no. 226757) with four properties in Chelmsford.
    - Writtle Almshouse Charity (reg no. 276582) with three properties.
    - Chelmsford Almshouse Charity (reg no. 210698) with six flats.
    - Brightlingsea Santiago Almshouse Charity (reg no. 218050) with four bungalows and four flats.
- On 29th July 2020 LEAP took over the corporate trusteeship of Ernest Elijah Everitt Trust (reg no. 232586) with four properties in Southend.
- On 1st September 2020 LEAP took over the corporate trusteeship of Mary Dains Charity (reg no. 234313) with six properties in Trimley St Mary, near Felixstowe in Suffolk.
- On 31st December 2021 LEAP took over corporate trusteeship of the Fullers Almshouse Charity (reg no. 213703) with no properties but a considerable fund to provide new almshouses in the Stansted Mountfitchet area.
- On 1st July 2022 LEAP took over the corporate trusteeship of Sir William Petrie's Almshouses and Chapel (reg no. 242954) with twelve properties and its own chapel in Ingatestone to allow the previous trustees to retire including Lord Petre, a former Lord Lieutenant of Essex and a descendant of Sir William Petre. This almshouse charity was established in 1557. The Almshouses were originally built at a different site and were rebuilt in their current location in 1840.

All the above charities, with the exception of Fullers Almshouse Charity and Sir William Petrie's Almshouses and Chapel, have been linked to Legacy East Almshouse Partnership under a uniting direction, this took effect from 1 January 2020 and are aggregated together in these financial statements as restricted funds.

The charities of Priscilla Mansers Fund (registration number 1155672-5), Elizabeth Warners Cottage (registration number 1155672-6) and the Charity of Janet Dowsett (registration number 1155672-13 are also linked to Legacy East Almshouse Partnership. The charities of Priscilla Mansers Fund and Elizabeth Warners Cottage are dormant and have no funds or reserves. The Charity of Janet Dowsett was removed from the Charity Commission register on 22 August 1995.

The Copland Almshouse Charity (reg no. 226757) was de-registered as a Registered Provider on 22nd February 2022 and subsequently became a linked charity.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The objects of the Charity are:

1. To acquire, manage, maintain and develop almshouses and other charitable Trust property for the benefit of people in need of housing;
2. Such other purposes at the trustees' absolute discretion which may be charitable according to the law of England and Wales.

In furtherance of these purposes, the Charity may take over and manage established Permanent Endowment in accordance with the original objects of the Trusts relating to each Permanent Endowment.

Application of Income
The income and property of the Charity must be applied solely towards the promotion of the Charity's objects.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

OBJECTIVES AND ACTIVITIES (continued)

Significant activities
During the year ended 31 December 2022 the Charity managed sixteen almshouse charities in the area of Essex, Sufolk, Norfolk and Hertfordshire, fourteen of which are linked to this Charity, to provide accommodation to sixty eight people in need of housing.

Public benefit
These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

LINKED CHARITIES

Legacy East Almshouse Partnership encompasses a number of linked charities that share this Trustees' Report and single set of aggregated financial statements. The linked charities share the same charity number as Legacy East Almshouse Partnership and have the same Trustees.

The active linked charities, their objectives and governing document are as follows:

Brightlingsea Santiago Almshouse Charity – charity number 1155672-1
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1998 as amended by a further Scheme dated 4 October 2006.

The object of the Charity is the provision and maintenance of eight almshouse properties for beneficiaries in Brightlingsea, Essex

The beneficial groups that the Charity aims to assist, under the terms of the Charity Scheme, are as follows:

1. The residents of six of the almshouses shall be poor people resident in the Parish of Brightlingsea who either;
    a. have learning disabilities, or
    b. are elderly.
2. The residents of two of the almshouses shall be poor women who (except in special cases to be approved by the Charity Commission) are resident in the Parish of Brightlingsea, with preference for widows of seamen. If on occurrence of a vacancy in either of the said two almshouses there is no such applicant the vacancy may be filled by a person described in the first beneficial class.

Chelmsford Almshouse Charity – charity number 1155672-2
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 19 September 1974 as amended by further Schemes dated 18 October 1994 and 25 November 2008.

The object of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Chelmsford, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are residents who shall (except in special cases to be approved by the Charity Commission) be poor persons in the following order of priority:

1. persons who attend or until prevented by infirmity or illness attended either;
    a. Christ Church United Reformed Church, New London Road, Chelmsford, or
    b. any non-conformist church or chapel in Chelmsford;
2. inhabitants of Chelmsford.

Dr West Memorial Home – charity number 1155672-3
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 9 August 1976.

The object of the Charity is the provision and maintenance of one almshouse property for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon who the Trustees shall consider to be the most deserving objects of the Charity, such residents may be of either sex but with a preference for a married couple.

Hoddesdon Cottages for the Aged Poor – charity number 1155672-4
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 27 April 1971 with a further Scheme amendment dated 30 April 1996.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon, such residents may be of either sex but with a preference for married couples.

LINKED CHARITIES (continued)

Miss Rutland's Almshouse Charity – charity number 1155672-7
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 17 January 1979 with a further Scheme amendment dated 10 December 1996.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hempstead, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons who are poor, invalid or infirm and are resident in the parish of Hempstead, Essex. If there is no suitably qualified applicant, a person resident in an adjoining parish who is otherwise duly qualified may be considered.

Nethaniah Home – charity number 1155672-8
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 6 March 1953 with a further Scheme amendments dated 17 June 1960, 11 July 1977 and 28 July 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Ipswich, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are deserving persons of either sex from Ipswich and being also either aged persons or persons completely and permanently physically disabled. Two beneficiaries shall be parishioners and communicants at the Parish Church of the Ecclesiastical Parish called the United Parish of St Mary Stoke with St Peter and St Mary Quay, Ipswich and shall be nominated by the Rector of the said ecclesiastical parish. The remaining beneficiaries shall be persons of any denomination but preference shall be given to members of the Church or Congregation of the Stoke Green Baptist Chapel at Ipswich.

Loughton Almshouse Charity – charity number 1155672-9
The Charity is governed in accordance with a Scheme sealed by the Charity Commission dated 14 October 1981.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Loughton, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who are inhabitants of the ancient parish of Loughton, Essex.

Sprowston War Memorial Trust – charity number 1155672-10
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 21 July 1986 with a further Scheme amendment dated 12 March 1996.

The object of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Sprowston, Norfolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, except under special circumstances to be approved by the Charity Commission, shall be residents who qualify in the following classes and in the following order of priority:

- Aged relatives of men who were resident in the Ecclesiastical Parish of St Mary and St Margaret with St Cuthbert, Sprowston and were killed or died while serving in the armed forces during the Great War of 1914 to 1918;
- Men resident in the said Ecclesiastical Parish who served in the armed forces during the said war;
- Poor persons resident in the said Ecclesiastical Parish;
- Poor persons resident in the Diocese of Norwich, Norfolk.

John Gilders and Maskell Almshouses Charity – charity number 1155672-11
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 26 February 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Clacton, Essex.

The beneficial group the Charity aims to assist under the terms of the Charity Scheme are poor persons of good character who have been resident in the former urban district of Clacton, Essex for a period of not less than two years preceding the time of their appointment. Preference shall be given to persons who have been resident in the former parish of Great Clacton.

Springfield Green Almshouses – charity number 1155672-12
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 22 October 1976 with a further Scheme amendment dated 19 July 2018.

The objects of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Springfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor widows or spinsters of good character who are not less than 55 years of age being members of any Protestant denomination and who are born in the area of the Ecclesiastical Parish of All Saints, Springfield as constituted on the 19 February 1916 or (except in special cases to be approved by the Charity Commission) have resided in the said area for not less than six months next preceding the time of appointment with preference given to persons qualified as aforesaid who are members of the Church of England.

LINKED CHARITIES (continued)

Writtle Almshouse Charity – charity number 1155672-14
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 14 January 1977 with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of three almshouse properties for beneficiaries in Writtle, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are persons in need who (except in special cases to be approved by the Charity Commission) are resident in the area of the Ancient Parish of Writtle at the time of appointment.

Ernest Elijah Everitt Trust – charity number 1155672-15
The Charity is governed in accordance with a conveyance dated 9 December 1957.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Southend, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged and needy persons connected with the Union of Evangelical Churches or other Free Church body residing in the country borough of Southend-on-sea.

Mary Dains Cottages – charity number 1155672-16
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 23 January 1961 with a further Scheme amendment dated 22 March 1989.

The objects of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Trimley St Mary, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons of good character resident in the area of benefit with a preference for - (a) persons qualified as above and belonging to a non-conformist denomination; (b) persons who are resident in the parishes of Falkenham, Kirton, Trimley St. Martin and Trimley St. Mary.

Copland Almshouse Charity – charity number 1155672-17
The Charity was founded by a conveyance dated 14 August 1899 as varied by a Scheme sealed by the Charity Commission on 14 April 1942. The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1979 as varied by a with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who (except in special cases to be approved by the Charity Commission) are resident in the area of the Parish of Broomfield at the time of appointment.

ACHIEVEMENT AND PERFORMANCE

The trustee body. A full meeting of trustees was held four times in 2022 to review and confirm all actions which had taken place in the preceding quarter as well as to consider and decide on future strategy and actions. These meetings were all held in person at a village hall in Copford, near Colchester.

Policies were kept under constant review including that of delegated authorities to the Clerk and to the four members of the Property sub-committee to ensure the efficient running of all the sixteen charities under LEAP, involving sixty eight properties.

Three trustees retired during the year. Two were replaced during the year by other people with useful skills.

Throughout the year there was almost daily contact between the Chairman and the Clerk by email, and often involving other trustees as a means of ensuring that decisions are made in a timely and prompt manner.

Strategic Review Day. In December 2022, all of the trustees met for a day at a Holiday Inn hotel to spend the day in depth reviewing the finances of each charity, all governing policies, possible improvements, development possibilities and trustee succession. This follows a similar day held in 2018 which was felt valuable.

Almshouse Residents
One new beneficiary was appointed at the Chelmsford Almshouse charity during the year.

Repayment plans were put in place for five residents who had got behind with their weekly Maintenance Contributions (the equivalent of rent) caused by the Covid pandemic. These arrears will be paid off gradually over time.

ACHIEVEMENT AND PERFORMANCE (continued)

Almshouse Properties

In addition to routine property management and maintenance issues which arose during the year, the trustees initiated and managed several projects including:

- Refurbishment of almshouse properties at Writtle, Roman House in Chelmsford, Sir William Petre's Almshouses in Ingatestone and one bungalow at the Ernest Elijah Everitt Trust in Southend
- The project to substantially improve the appearance of the outside area at Miss Rutland almshouses at Hempstead, started in 2021, continued throughout 2022.
- The addition of secondary glazing of the front windows was completed at the Loughton almshouses to the delight of residents there.
- Ventilation systems were installed in two of the Ernest Elijah Everitt Trust properties to combat damp caused by condensation issues.
- Further works to the elaborate front porches at Queen Victoria's in Hoddesdon well as repairs to the windows.
- Repairs were completed at Nethaniah in Ipswich to the post holding up the corner of the building and upstairs balcony.

Because of the Covid-19 pandemic of 2020/21, members of the Property Committee were unable to plan visits to each of the properties during the year, in line with their agreed policy of visiting each property at least once a year, although some visits were made when it was possible and where necessary.

Also, the trustees have paid considerable attention to the financial situation in each charity and are increasingly confident that there are now sufficient reserves building up in each charity to meet future expenditure requirements. Regarding the Springfield Green almshouse charity, the finances in that charity had improved sufficiently to repay the loan from Charity Bank early.

As a result of some hard work in 2021, the trustees have become more confident in the present condition in all of the almshouse properties owned by all of the charities. In consequence efforts have become more focussed on improvements to benefit the welfare of residents.

Conclusion: Finally, as Chairman, I should like to record my thanks especially to the Clerk, Clare Heyes, who has once again continued to work hard throughout 2022; to Vice-Chairman, Ian Dudley for his help and support throughout the year, and a big thank you to all of the trustees for their commitment and dedication in managing all sixteen charities and successfully providing sixty eight homes to sixty nine residents.

FINANCIAL REVIEW

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 11 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

FUTURE PLANS

LEAP has established maintenance funds for the proper management of the properties going forward for all of the charities under its management.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

The trustees remain keen to see that the funds in the Fullers charity be used in the acquisition of almshouse properties in the Stansted Mountfitchet area. We remain in contact with Councillors of the Parish Council about opportunities to use this money for the benefit of residents in that area.

STRUCTURE, GOVERENANCE AND MANAGEMENT

Governing Document
Legacy East Almshouse Partnership is governed in accordance with a constitution dated 11 December 2013.

Methods adopted for recruitment and appointment of Trustees
The Trustees are appointed through co-option by existing Trustees and who need to have experience of managing almshouses and almshouse charities or who can offer expertise of benefit to almshouse charities. As vacancies for Trustees arise applications are sought from potential candidates known to the Trustees and other suitable local people. Applicants are then considered by the Trustees and appointments made by resolution of the Trustees.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERENANCE AND MANAGEMENT (continued)

Policies and Procedures adopted for the induction and training of Trustees
New Trustees are briefed by the Chairman and the Clerk on the history and activities of the Charity. They are provided with a copy of the Charity Commission publication "The Essential Trustee" detailing their responsibilities and providing guidance on being a Trustee. New Trustees are provided with a copy of the Charity Scheme and the latest accounts.

Organisational Structure of the Charity
Day to day administration of the Charity is carried out by the Clerk who reports to the Trustees. In addition, the Clerk maintains a good working relationship with Melissa Hill, a Clerk of another almshouse charity, such that if she needs some help of whatever sort, she has someone she can rely on for that support.

Related Parties
Legacy East Almshouse Partnership acts as corporate trustee for fifteen almshouse charities, these are Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity (as from 1st January 2018); Springfield Green Almshouses (as from 15th April 2018); Writtle Almshouse Charity, Copland Almshouse Charity, Brightlingsea Santiago Almshouse Charity and Chelmsford Almshouse Charity (as from 1st July 2018); Ernest Elijah Everitt Trust (as from 29th July 2020); Mary Dains Almshouses (as from 1st September 2020), Fullers Almshouse Charity (as from 31st December 2021); and Sir William Petrie's Almshouses and Chapel (as from 1st July 2022). The Clerk to the Charity is also Clerk to other almshouse charities.

Statement of Major Risks
As an integral part of their management policy the Trustees maintain regular checks on risk factors which may adversely affect the Charity.

Through the employment of professional advisors the Trustees seek to ensure that all of the Charity's management and decision making processes take full account of, and comply with, relevant legislation and regulatory controls.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Legacy East Almshouse Partnership
Other Names:	LEAP
Charity Registered Number:	1155672
Address of Principal Office:	Newbridge Hill, West Bergholt, Essex, CO6 3ER

Trustees:
The Trustees who served during the year and to the date of this report were:

Peter Hill	Chairman
Ian Dudley	Vice Chairman
Christopher Andrews	
Diana Hoy	
Gerrard O'Driscoll	Resigned 16 February 2022
Robert Neve	
Alison Pooley	Resigned 31 December 2022
Manda O'Connell	
Rosie Pearson	Resigned 28 July 2022
Adam Edwards	Appointed 12 August 2022
Kevin Dale	Appointed 4 November 2022

Clerk to the Charity:	Mrs Clare Heyes, 18 Newbridge Hill, West Bergholt, Essex, CO6 3ER 07803 908686
Auditors:	Haines Watts, Town Wall House, 4 Balkerne Hill, Colchester, Essex, CO3 3AD
Bankers:	The Co-operative Bank, Delf House, Southway, Skelmersdale, WN8 6WT

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed.

The Trustees are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity Commissions website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on: 10th August 2023

and signed on their behalf by: .....

Peter Hill

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2022

OPINION

We have audited the financial statements of Legacy East Almshouse Partnership for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2022, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISA's (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date the financial statements are authorised for issue.

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement in the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report is this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2022

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement on page 7, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intends to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We considered the risk of fraud through management override and in response, we incorporated testing of manual journal entries into our audit approach throughout the financial year.
- We also considered the risk of fraud through assumptions and judgements used within accounting estimates and in response, reviewed and scrutinised these estimates in order to detect possible management bias.
- We also considered the risk of fraud associated with the preparation of the financial statements and in response, tested the disclosures prepared against relevant supporting documentation.

Our audit did not identify any significant matters relating to the detection of irregularities, including fraud. However, despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatement in the financial statements may not be detected owing to inherent limitations of the audit. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Haines Watts

HAINES WATTS
STATUTORY AUDITORS
Town Wall House
Balkerne Hill
Colchester
Essex CO3 3AD

DATE :- 30.8.2023

Haines Watts is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

LEGACY EAST ALMSHOUSE PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2022 £	2021 £	Restricted Fund (Linked Charities) 2022 £	2021 £	Total (Combined) 2022 £	2021 £
INCOME AND ENDOWMENTS FROM:							
Charitable Activities	3	**50,400**	45,000	**345,858**	303,766	**396,258**	348,766
Investment Income	4	**1,019**	6	**4,492**	2,479	**5,511**	2,485
TOTAL		**51,419**	45,006	**350,350**	306,245	**401,769**	351,251
EXPENDITURE ON:							
Charitable Activities	5	**30,529**	27,505	**191,312**	223,623	**221,841**	251,128
TOTAL		**30,529**	27,505	**191,312**	223,623	**221,841**	251,128
NET		**20,890**	17,501	**159,038**	82,622	**179,928**	100,123
NET GAINS/(LOSSES) ON INVESTMENTS	9	**-**	-	**(3,485)**	85,158	**(3,485)**	85,158
NET INCOME		**20,890**	17,501	**155,553**	167,780	**176,443**	185,281
TRANSFERS BETWEEN FUNDS		**-**	-	**-**	-	**-**	-
OTHER RECOGNISED GAINS/(LOSSES)							
Gain on Revaluation of Housing Properties	8	**-**	-	**967,335**	-	**967,335**	-
NET MOVEMENT IN FUNDS		**20,890**	17,501	**1,122,888**	167,780	**1,143,778**	185,281
RECONCILIATION OF FUNDS:							
Total Funds Brought Forward		**78,251**	60,750	**7,140,644**	6,972,864	**7,218,895**	7,033,614
Introduce Copland Almshouse Charity Funds as at 1 January 2022	1	**-**	-	**465,247**	-	**465,247**	-
Total Funds Carried Forward		**99,141**	78,251	**8,728,779**	7,140,644	**8,827,920**	7,218,895

All incoming resources and resources expended derive from continuing activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2022 £	2021 £	Restricted Fund (Linked Charities) 2022 £	2021 £	Total (Combined) 2022 £	2021 £
FIXED ASSETS							
Tangible Fixed Assets	8	-	-	**7,417,920**	6,024,082	**7,417,920**	6,024,082
Investments	9	-	-	**993,265**	941,609	**993,265**	941,609
		-	-	**8,411,185**	6,965,691	**8,411,185**	6,965,691
CURRENT ASSETS							
Debtors and Prepayments	10	**31,764**	26,866	**150,819**	137,232	**182,583**	164,098
Cash at Bank and in Hand	11	**207,043**	173,144	**353,970**	262,275	**561,013**	435,419
		238,807	200,010	**504,789**	399,507	**743,596**	599,517
CREDITORS: Amounts falling due with one year	12	**139,666**	121,759	**80,475**	86,972	**220,141**	208,731
NET CURRENT ASSETS		**99,141**	78,251	**424,314**	312,535	**523,455**	390,786
TOTAL ASSETS LESS CURRENT LIABILITIES		**99,141**	78,251	**8,835,499**	7,278,226	**8,934,640**	7,356,477
CREDITORS: Amounts falling due after more than one year	13	-	-	**106,720**	137,582	**106,720**	137,582
NET ASSETS	15	**99,141**	78,251	**8,728,779**	7,140,644	**8,827,920**	7,218,895
CAPITAL AND RESERVES							
Restricted Funds		-	-	**8,728,779**	7,140,644	**8,728,779**	7,140,644
Unrestricted Funds		**99,141**	78,251	-	-	**99,141**	78,251
		99,141	78,251	**8,728,779**	7,140,644	**8,827,920**	7,218,895

.....
Peter Hill) TRUSTEES

.....
Ian Dudley

These accounts were approved by the Trustees on 10/8/2023

LEGACY EAST ALMSHOUSE PARTNERSHIP

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds (Legacy East Almshouse Partnership)		Restricted Funds (Linked Charities)		Total (Combined)	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES						
Net Movement in Funds	20,890	17,501	1,122,888	167,780	1,143,778	185,281
Gain on Revaluation of Housing Properties	-	-	(967,335)	-	(967,335)	-
(Gains)/Losses on Investments	-	-	3,486	(85,158)	3,486	(85,158)
Dividends from Investments and Interest	(1,019)	(6)	(4,492)	(2,479)	(5,511)	(2,485)
Decrease/(Increase) in Debtors	(4,898)	12,297	(13,588)	8,546	(18,486)	20,843
(Decrease)/Increase in Creditors (exc. Loans)	17,907	16,788	(5,418)	(4,593)	12,489	28,983
Cash Provided by/(Used) by Operating Activities	32,880	46,580	135,541	84,096	168,421	147,464
CASH FLOW FROM INVESTING ACTIVITIES						
Dividends from Investments and Interest	1,019	6	4,492	2,479	5,511	2,485
Purchase of Investments	-	-	(40,000)	(332,753)	(40,000)	(332,753)
Proceeds from Sale of Investments	-	-	-	60,253	-	60,253
Cash Provided by/(Used) by Investing Activities	1,019	6	(35,508)	(270,021)	(34,489)	(270,015)
CASH FLOW FROM FINANCING ACTIVITIES						
Repayment of Loans	-	-	(31,941)	(14,053)	(31,941)	(14,052)
Cash Used by Financing Activities	-	-	(31,941)	(14,053)	(31,941)	(14,052)
INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	33,899	46,586	68,092	(199,978)	101,991	(153,392)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	173,144	126,558	262,275	462,253	435,419	588,811
INTRODUCE COPLAND ALMSHOUSE CHARITY AS AT 1 JANUARY 2022 (NOTE 1)	-	-	23,603	-	23,603	-
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	207,043	173,144	353,970	262,275	561,013	435,419

The cash and cash equivalents of the Linked Charities are as follows:

	2022	2021
	£	£
Brightlingsea Santiago Almshouse Charity	75,212	64,496
Chelmsford Almshouse Charity	20,604	20,405
Dr West Memorial Home	5,615	1,565
Hoddesdon Home for the Aged Poor	-	-
Miss Rutland's Almshouses	26,507	16,261
Nethaniah Home	-	-
Loughton Almshouse Charity	38,245	27,887
Sprowston War Memorial Trust	-	-
John Gilders and Maskell Almshouse Charity	10,875	781
Springfield Green Almshouses	23,626	15,415
Writtle Almshouses	36,474	26,144
Ernest Elijah Everitt Trust	85,856	85,026
Mary Dains Cottages	4,216	4,295
Copland Almshouse Charity	26,740	-
	353,970	262,275

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. INTRODUCTION

Legacy East Almshouse Partnership acts as corporate trustee for sixteen almshouse charities, these are Brightlingsea Almshouse Charity, Chelmsford Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, Ernest Elijah Everitt Trust, Mary Dains Cottages, Copland Almshouse Charity, Fullers Almshouse Charity and Sir William Petrie's Almshouses and Chapel.

All the above charities, with the exception of Fullers Almshouse Charity and Sir William Petrie's Almshouses and Chapel, have been linked to Legacy East Almshouse Partnership under a uniting direction, this took effect from 1 January 2020 with Copland Almshouse Charity being linked with effect from 1 January 2022.

Legacy East Almshouse Partnership is the reporting charity and these financial statements are the aggregation for itself and all of the other linked charities. Legacy East Almshouse Partnership is disclosed as an unrestricted fund with the Linked Charities being restricted funds and the total amounts being a combination of both unrestricted and restricted funds.

As Copland Almshouse Charity was linked with effect from 1 January 2022 the comparative amounts for the year ended 31 December 2021 do not include this charity. The assets, liabilities and funds as at 31 December 2022 have been introduced as at 1 January 2022.

2. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's accounts.

a) General Information and Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The accounts are prepared using the historical cost accounting rules except that that freehold properties are included at valuation and investments are included at their market value.

Component Accounting is not applied since the replacement of those components of the property which have a shorter useful life than the main structure is not capitalised but written off as incurred to the General Fund or the Extraordinary Repair Fund.

b) Fund Accounting

Restricted funds are funds received by the Charity for a specific purpose and can only be used for that purpose. Unrestricted funds are available to spend on activities that further any of the purposes of Charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

c) Going Concern

The Trustees have considered the potential impact of COVID-19 on the Charity's financial position and whether the Charity's ability to continue as a going concern was likely to be affected. The Trustees consider that the income to the Charity would not be affected in any material way as their beneficiaries are mostly of retirement age with fixed incomes related to statutory pensions, private pensions, universal credit and housing benefit. Nevertheless, the impact of COVID-19 might result in voids being of longer duration during pandemic restrictions. Based on these assessments, cash and the current funds available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual reports and accounts.

d) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate.

2. ACCOUNTING POLICIES (CONTINUED)

d) Income (continued)
Donations and other voluntary income are reflected in the accounts for the period in which they are received. Donations in kind are recognised by the Charity when received except in the case of services provided free or undervalue by voluntary staff or others which are not reflected in the accounts.

e) Interest Received
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

f) Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g) Repairs and Maintenance of Properties
The charges in the Statement of Financial Activities in respect of Cyclical Maintenance and Extraordinary Repairs reflect the Trustees' constant concern to keep the properties in good condition and are in accordance with the Almshouse Associations' recommendation that Almshouse Charities should set aside each year specific sums in this respect. Transfers are made from the General Fund each year to the Extraordinary Repair Fund to cover extraordinary repairs as they arise and to the Cyclical Maintenance Fund to cover repairs which arise on a cyclical basis.

h) Support Costs
The Charity's governance costs are allocated entirely to the Almshouse Costs since support costs relating to other activities are considered immaterial.

i) Tangible Fixed Assets
The housing properties are included in the accounts at their insurance value. Additions after each revaluation are included at cost until a further revaluation.

Revaluations are performed with sufficient regularity to ensure that the carrying amounts are not materially misstated.

The cost of refurbishment and improvements to the existing property are written off to the Revenue Reserve as incurred. Any major improvements or extensions to the property are capitalised.

j) Investments
Investments are shown on the Balance Sheet at their market value. Changes in market values during an accounting period are reflected in the accounts as unrealised gains or losses. Upon disposal of an investment the difference between original cost and disposal proceeds is reflected in the accounts as a realised gain or loss and an adjustment is made to unrealised gains or losses to reverse unrealised movements in value in earlier years.

k) Debtors
Contributions and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

l) Cash at Bank
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Almshouse Management						
Management and Administration Fees	50,400	45,000	-	-	50,400	45,000
	50,400	45,000	-	-	50,400	45,000
Almshouse Income						
Contributions Due	-	-	351,728	309,846	351,728	309,846
Losses from Voids	-	-	(5,870)	(6,080)	(5,870)	(6,080)
	-	-	345,858	303,766	345,858	303,766
	50,400	45,000	345,858	303,766	396,258	348,766

4. INVESTMENT INCOME

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Dividends Receivable from Listed Investments	-	-	334	2,428	334	2,428
Bank Deposit Account Interest Receivable	1,019	6	4,158	51	5,177	57
	1,019	6	4,492	2,479	5,511	2,485

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Almshouse Management Operating Costs						
Clerks Fees and Expenses	27,900	25,200	-	-	27,900	25,200
Auditor's Remuneration	1,602	1,692	-	-	1,602	1,692
Trustees' Expenses	25	418	-	-	25	418
Sundry Expenses	575	195	-	-	575	195
Subscription	427	-	-	-	427	-
	30,529	27,505	-	-	30,529	27,505
Almshouse Costs						
Vacant Property Costs	-	-	586	238	586	238
Water Charges	-	-	1,399	1,131	1,399	1,131
Light and Heat	-	-	17,295	11,733	17,295	11,733
Insurance	-	-	8,678	7,498	8,678	7,498
Repairs and Renewals	-	-	33,943	33,365	33,943	33,365
Extraordinary Repairs	-	-	41,565	91,627	41,565	91,627
Cyclical Repairs	-	-	4,751	3,905	4,751	3,905
Gardening	-	-	12,158	9,127	12,158	9,127
Cleaning	-	-	1,272	1,272	1,272	1,272
Bad Debts	-	-	311	235	311	235
Sundry Expenses	-	-	382	264	382	264
Housing Loan Interest	-	-	2,948	3,220	2,948	3,220
	-	-	125,288	163,615	125,288	163,615
Support Costs – Governance Costs						
Administration Fees	-	-	44,800	41,600	44,800	41,600
Auditor's Remuneration	-	-	20,082	18,408	20,082	18,408
Legal and Professional Fees	-	-	996	-	996	-
Almshouse Association Subscriptions	-	-	146	-	146	-
	-	-	191,312	223,623	191,312	223,623
	30,529	27,505	191,312	223,623	221,841	251,128

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6. NET INCOME/(EXPENDITURE) FOR THE YEAR

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
This is stated after charging:						
Auditor's Remuneration:						
Audit Fees	540	540	7,560	7,020	8,100	7,560
Accountancy Fees	1,062	1,152	12,522	11,388	13,584	12,540
	1,602	1,692	20,082	18,408	21,684	20,100

7. RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

No trustees were remunerated year ended 31 December 2022 or the year ended 31 December 2021.

One trustee was reimbursed travelling expenses of £25 by Legacy East Almshouse Partnership during the year ended 31 December 2022, two trustees were reimbursed travelling expenses of £418 by Legacy East Almshouse Partnership during the year ended 31 December 2021.

There were no other related party transactions during the year ended 31 December 2022 or the year ended 31 December 2021.

8. HOUSING PROPERTIES

	Restricted Funds Linked Charities	
	2022	2021
	£	£
COST OR VALUATION		
At beginning of the year	6,024,082	6,024,082
Introduce Copland Almshouse Charity properties as at 1 January 2022	426,503	-
Gain on Revaluation	967,335	-
At end of the year	7,417,920	6,024,082
NET BOOK VALUE		
At beginning of the year	6,024,082	6,024,082
At end of the year	7,417,920	6,024,082

The housing properties were revalued by the trustees during the year ended 31 December 2022 to their insurance reinstatement values.

The cost or valuation as at 31 December 2022 is represented by:		
Cost	1,452,842	1,407,507
Accumulated revaluation gains	5,965,078	4,616,575
	7,417,920	6,024,082

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

9. INVESTMENTS

	Restricted Funds Linked Charities	
	2022	2021
	£	£
Listed Investments		
Market value at beginning of the year	941,609	583,951
Introduce Copland Almshouse Charity investments as at 1 January 2022	15,141	-
Additions at cost	40,000	332,753
Disposal proceeds	-	(60,253)
Revaluation gains/(losses)	(3,485)	85,158
Market value at end of the year	993,265	941,609
The cost or valuation as at 31 December 2022 is represented by:		
Cost	733,932	678,932
Accumulated revaluation gains	259,333	262,677
	993,265	941,609

10. DEBTORS AND PREPAYMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Linked Charities	28,570	26,214	-	-	28,570	26,214
Contributions in Arrears	-	-	17,730	13,320	17,729	13,320
Other Debtors	2,513	225	29	1,132	2,542	1,357
Legacy East Almshouse Partnership	-	-	125,124	114,420	125,124	114,420
Prepayments and Accrued Income	681	427	7,936	8,360	8,618	8,787
	31,764	26,866	150,819	137,232	182,583	164,098

11. CASH AT BANK AND IN HAND

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Co-operative Bank Current Account	121,147	103,039	-	-	121,147	103,039
Barclays Current Account	-	-	-	130	-	130
COIF Deposit Account	85,896	70,105	353,970	262,145	439,866	332,250
	207,043	173,144	353,970	262,275	561,013	435,419

12. CREDITORS: Amounts due within one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Loans (see note 14)	-	-	13,066	14,145	13,066	14,145
Linked Charities	125,124	114,420	-	-	125,124	114,420
Contributions in Received in Advance	-	-	7,415	6,659	7,415	6,659
Other Creditors	13,426	6,163	8,922	20,526	22,348	26,689
Legacy East Almshouse Partnership	-	-	28,570	26,214	28,570	26,214
Accruals and Deferred Income	1,116	1,176	22,502	19,428	23,618	20,604
	139,666	121,759	80,475	86,972	220,141	208,731

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13. CREDITORS: amounts falling due after more than one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Loans (see note 14)	-	-	106,720	137,582	106,720	137,582

14. LOANS

During the year ended 31 March 2015 the Hoddesdon Cottage Homes for the Aged Poor current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 Genesis Housing Association Ltd made a loan of £73,232 to Nethaniah Home so that substantial improvements to the housing properties could be carried out. A further loan for £10,000 was advanced during the year ended 31 December 2016. The loan is interest free loan and is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 December 2007 Sprowston War Memorial Trust borrowed £45,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 104 and 106 North Walsham Road, Norwich.

During the year ended 31 December 2008 Springfield Green Almshouses borrowed £30,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 40 and 42 Springfield Road, Chelmsford. The balance of the loan was repaid to the Charity Bank Ltd on the 16th November 2022.

The loans are repayable in monthly instalments as follows:

	Restricted Funds Linked Charities			
	2022		2021	
	£	£	£	£
In one year or less		13,066		14,145
Between one and two years	13,188		14,337	
Between two and five years	40,374		44,287	
In five years or more	53,158		78,958	
		106,720		137,582
		119,786		151,727

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Legacy East Almshouse Partnership				
Unrestricted Funds – General Fund	-	-	99,141	99,141
Linked Charities				
Endowment Funds:				
Permanent Endowment Funds	-	34,592	-	34,592
Housing Property Reserves	2,764,738	-	(27,395)	2,737,343
Housing Property Revaluation Reserves	4,283,832	-	-	4,283,832
Restricted Funds:				
Social Housing Grant Funds	369,350	-	-	369,350
Unrestricted Funds:				
Cyclical Maintenance Funds	-	87,281	133,310	220,591
Extraordinary Repair Funds	-	197,173	53,470	250,643
General Funds	-	674,219	158,209	832,428
	7,417,920	993,265	317,594	8,728,779
	7,417,920	993,265	416,735	8,827,920

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

16. FINANCIAL COMMITMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Authorised and Contracted For:						
Ernest Elijah Everitt Trust						
Refurnishment of bungalow one	-	-	7,580	-	7,580	-
Loughton Almshouse Charity						
Replacement secondary glazing	-	-	-	4,200	-	4,200
Authorised but not Contracted For:						
Mary Dains Cottages						
Replacement roof	-	-	-	140,000	-	140,000

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Restricted Fund Balances Brought Forward	Copland Fund Balances Introduced	Almshouse Income	Investment Income	Almshouse Costs	Gains/(Losses) on Investments	Gains/(Losses) on Revaluation Of Housing Properties	Restricted Fund Balances Carried Forward
	£	£	£	£	£	£	£	£
Year Ended 31 December 2022								
Brightlingsea Santiago Almshouse Charity	950,660	-	52,137	909	(17,584)	(81)	160,109	1,146,150
Chelmsford Almshouse Charity	833,653	-	37,017	183	(20,592)	1,539	120,083	971,883
Dr West Memorial Home	146,640	-	7,995	64	(2,629)	533	6,878	159,481
Hoddesdon Home for the Aged Poor	375,993	-	27,163	-	(8,034)	62	37,129	432,313
Miss Rutland's Almshouses	620,459	-	27,314	314	(24,230)	921	43,688	668,466
Nethaniah Home	535,183	-	20,659	-	(17,436)	197	51,141	589,744
Loughton Almshouse Charity	511,158	-	27,779	456	(12,643)	124	72,827	599,701
Sprowston War Memorial Trust	181,570	-	11,105	-	(6,154)	102	17,176	203,799
John Gilders and Maskell Almshouse Charity	598,818	-	23,213	126	(8,936)	(7,946)	42,201	647,476
Springfield Green Almshouses	349,713	-	13,912	601	(6,277)	(1,171)	27,484	384,262
Writtle Almshouses	362,476	-	15,369	424	(9,752)	77	60,041	428,635
Ernest Elijah Everitt Trust	654,404	-	16,629	1,049	(22,277)	809	90,096	740,710
Mary Dains Cottages	1,019,917	-	38,343	62	(25,675)	1,229	158,427	1,192,303
Copland Almshouse Charity	-	465,247	27,223	304	(9,093)	120	80,055	563,856
	7,140,644	465,247	345,858	4,492	(191,312)	(3,485)	967,335	8,728,779
Year Ended 31 December 2021								
Brightlingsea Santiago Almshouse Charity	914,578	-	52,027	32	(16,249)	272	-	950,660
Chelmsford Almshouse Charity	849,290	-	32,441	1,492	(64,015)	14,445	-	833,653
Dr West Memorial Home	133,771	-	7,950	-	(2,394)	7,313	-	146,640
Hoddesdon Home for the Aged Poor	355,483	-	26,911	150	(9,133)	2,582	-	375,993
Miss Rutland's Almshouses	591,988	-	26,870	2	(11,085)	12,684	-	620,459
Nethaniah Home	520,213	-	20,348	-	(6,940)	1,562	-	535,183
Loughton Almshouse Charity	495,826	-	25,705	3	(12,221)	1,845	-	511,158
Sprowston War Memorial Trust	174,385	-	11,026	-	(5,355)	1,514	-	181,570
John Gilders and Maskell Almshouse Charity	566,598	-	22,437	7	(7,332)	17,108	-	598,818
Springfield Green Almshouses	336,670	-	13,703	517	(6,289)	5,112	-	349,713
Writtle Almshouses	355,846	-	14,467	3	(8,304)	464	-	362,476
Ernest Elijah Everitt Trust	675,057	-	18,983	22	(42,046)	2,388	-	654,404
Mary Dains Cottages	1,003,159	-	30,898	251	(32,260)	17,869	-	1,019,917
	6,972,864	-	303,766	2,479	(223,623)	85,158	-	7,140,644

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2022

	Fixed Assets Tangible Assets Housing Properties	Investments	Debtors and Prepayments	Cash at Bank and In Hand	Creditors: Amounts due within One Year	Creditors: Amount due in more than One Year	Net Assets
	£	£	£	£	£	£	£
Year Ended 31 December 2022							
Brightlingsea Santiago Almshouse Charity	1,013,115	40,800	20,039	75,212	(3,016)	-	1,146,150
Chelmsford Almshouse Charity	759,837	196,242	1,864	20,604	(6,665)	-	971,883
Dr West Memorial Home	81,226	67,995	5,839	5,615	(1,194)	-	159,481
Hoddesdon Home for the Aged Poor	438,501	33,442	9,071	-	(7,738)	(40,963)	432,313
Miss Rutland's Almshouses	515,980	117,530	11,937	26,507	(3,488)	-	668,466
Nethaniah Home	604,001	25,082	7,879	-	(6,989)	(40,229)	589,744
Loughton Almshouse Charity	522,827	28,621	11,748	38,245	(1,740)	-	599,701
Sprowston War Memorial Trust	202,844	25,753	4,451	-	(3,721)	(25,528)	203,799
John Gilders and Maskell Almshouse Charity	498,418	125,513	14,736	10,875	(2,066)	-	647,476
Springfield Green Almshouses	324,599	47,280	318	23,626	(11,561)	-	384,262
Writtle Almshouses	379,918	9,799	4,741	36,474	(2,297)	-	428,635
Ernest Elijah Everitt Trust	570,096	103,197	1,300	85,856	(19,739)	-	740,710
Mary Dains Cottages	1,000,000	156,750	39,946	4,216	(8,609)	-	1,192,303
Copland Almshouse Charity	506,558	15,261	16,949	26,740	(1,652)	-	563,856
	7,417,920	993,265	150,819	353,970	(80,475)	(106,720)	8,728,779
Year Ended 31 December 2021							
Brightlingsea Santiago Almshouse Charity	853,006	20,881	16,617	64,496	(4,340)	-	950,660
Chelmsford Almshouse Charity	639,754	194,703	1,699	20,405	(22,908)	-	833,653
Dr West Memorial Home	74,348	67,462	4,812	1,565	(1,547)	-	146,640
Hoddesdon Home for the Aged Poor	401,372	23,380	6,376	-	(8,522)	(46,613)	375,993
Miss Rutland's Almshouses	472,292	116,609	18,447	16,261	(3,150)	-	620,459
Nethaniah Home	552,860	24,885	11,265	-	(8,049)	(45,778)	535,183
Loughton Almshouse Charity	450,000	23,497	12,536	27,887	(2,762)	-	511,158
Sprowston War Memorial Trust	185,668	20,651	6,643	-	(3,938)	(27,454)	181,570
John Gilders and Maskell Almshouse Charity	456,217	133,459	11,796	781	(3,435)	-	598,818
Springfield Green Almshouses	297,115	48,451	9,711	15,415	(3,242)	(17,737)	349,713
Writtle Almshouses	319,877	9,722	9,884	26,144	(3,151)	-	362,476
Ernest Elijah Everitt Trust	480,000	102,388	833	85,026	(13,843)	-	654,404
Mary Dains Cottages	841,573	155,521	26,613	4,295	(8,085)	-	1,019,917
	6,024,082	941,609	137,232	262,275	(86,972)	(137,582)	7,140,644

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	52,137		52,027	
Losses from Voids	-		-	
		52,137		52,027
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		24	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	909		8	
		909		32
TOTAL INCOME		53,046		52,059
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	1,133		1,108	
Repairs and Renewals	3,463		4,081	
Extraordinary Repairs	2,080		-	
Cyclical Repairs	-		-	
Gardening	1,270		1,510	
Cleaning	1,272		1,272	
Bad Debts	-		-	
Sundry Expenses	58		-	
Housing Loan Interest	-		-	
		9,276		7,971
Support Costs – Governance				
Administration Fees	6,400		6,400	
Auditor's Remuneration	1,908		1,878	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		8,308		8,278
TOTAL EXPENDITURE		17,584		16,249
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		35,462		35,810
NET INVESTMENT GAINS/(LOSSES)		(81)		272
NET INCOME/(EXPENDITURE)		35,381		36,082
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		160,109		-
NET MOVEMENT IN FUNDS		195,490		36,082
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		950,660		914,578
Total Funds Carried Forward		1,146,150		950,660

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	853,006		853,006	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	160,109		-	
Net Book Value at end of the year		1,013,115		853,006
Listed Investments				
Market Value at Beginning of the year	20,881		609	
Additions at cost	20,000		20,657	
Disposal Proceeds	-		(657)	
Gain/(Loss) on Revaluation	(81)		272	
Market Value at end of the year		40,800		20,881
		1,053,915		873,887
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	1,766		1,098	
Other Debtors	-		58	
Legacy East Almshouse Partnership	17,059		14,304	
Prepayments and Accrued Income	1,214		1,157	
		20,039		16,617
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	75,212		64,496	
		75,212		64,496
		95,251		81,113
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(1,108)		(1,192)	
Other Creditors	-		(1,270)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,908)		(1,878)	
		(3,016)		(4,340)
NET CURRENT ASSETS/(LIABILITIES)		92,235		76,773
TOTAL ASSETS LESS CURRENT LIABILITIES		1,146,150		950,660
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,146,150		950,660
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	292,988		292,988	
Housing Property Revaluation Reserve	585,127		425,018	
		878,115		718,006
Restricted Funds:				
Social Housing Grant Fund		135,000		135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	25,486		18,302	
Extraordinary Repair Fund	24,505		20,009	
General Fund	83,044		59,343	
		133,035		97,654
		1,146,150		950,660

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	292,988	-	-	-	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	-	-	160,109	585,127
	718,006	-	-	-	-	160,109	878,115
Restricted Funds							
Social Housing Grant Fund	135,000	-	-	-	-	-	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	18,302	-	-	-	7,184	-	25,486
Extraordinary Repair Fund	20,009	-	-	104	4,392	-	24,505
General Fund	59,343	53,046	(17,584)	(185)	(11,576)	-	83,044
	97,654	53,046	(17,584)	(81)	-	-	133,035
Total Funds	950,660	53,046	(17,584)	(81)	-	160,109	1,146,150
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	292,988	-	-	-	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	-	-	-	425,018
	718,006	-	-	-	-	-	718,006
Restricted Funds							
Social Housing Grant Fund	135,000	-	-	-	-	-	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	11,128	-	-	-	7,174	-	18,302
Extraordinary Repair Fund	15,409	-	-	215	4,385	-	20,009
General Fund	35,035	52,059	(16,249)	57	(11,559)	-	59,343
	61,572	52,059	(16,249)	272	-	-	97,654
Total Funds	914,578	52,059	(16,249)	272	-	-	950,660

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	292,988	-	-	292,988
Housing Property Revaluation Reserve	585,127	-	-	585,127
Restricted Funds:				
Social Housing Grant Fund	135,000	-	-	135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	25,486	25,486
Extraordinary Repair Fund	-	24,505	-	24,505
General Fund	-	16,295	66,749	83,044
	1,013,115	40,800	92,235	1,146,150

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £135,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

CHELMSFORD ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	38,745		37,368	
Losses from Voids	(1,728)		(4,927)	
		37,017		32,441
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		1,481	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	183		11	
		183		1,492
TOTAL INCOME		37,200		33,933
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		91	
Water Charges	289		129	
Light and Heat	5,709		4,810	
Insurance	866		812	
Repairs and Renewals	1,906		1,765	
Extraordinary Repairs	402		46,523	
Cyclical Repairs	3,541		2,205	
Gardening	1,405		1,200	
Cleaning	-		-	
Bad Debts	-		30	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
		14,118		57,565
Support Costs – Governance				
Administration Fees	4,800		4,800	
Auditor's Remuneration	1,674		1,650	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		6,474		6,450
TOTAL EXPENDITURE		20,592		64,015
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		16,608		(30,082)
NET INVESTMENT GAINS/(LOSSES)		1,539		14,445
NET INCOME/(EXPENDITURE)		18,147		(15,637)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		120,083		-
NET MOVEMENT IN FUNDS		138,230		(15,637)
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		833,653		849,290
Total Funds Carried Forward		971,883		833,653

CHELMSFORD ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	639,754		639,754	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	120,083		-	
Net Book Value at end of the year		759,837		639,754
Listed Investments				
Market Value at Beginning of the year	194,703		105,258	
Additions at cost	-		118,265	
Disposal Proceeds	-		(43,265)	
Gain/(Loss) on Revaluation	1,539		14,445	
Market Value at end of the year		196,242		194,703
		956,079		834,457
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	877		806	
Other Debtors	-		45	
Legacy East Almshouse Partnership	-		-	
Prepayments and Accrued Income	988		848	
		1,865		1,699
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	20,604		20,405	
		20,604		20,405
		22,469		22,104
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(143)		(129)	
Other Creditors	(4,336)		(5,913)	
Legacy East Almshouse Partnership	(195)		(14,921)	
Accruals and Deferred Income	(1,991)		(1,945)	
		(6,665)		(22,908)
NET CURRENT ASSETS/(LIABILITIES)		15,804		(804)
TOTAL ASSETS LESS CURRENT LIABILITIES		971,883		833,653
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		971,883		833,653
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	18,142		18,000	
Housing Property Reserve	21,241		21,241	
Housing Property Revaluation Reserve	738,596		618,513	
		777,979		657,754
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	13,368		11,521	
Extraordinary Repair Fund	25,200		21,734	
General Fund	155,336		142,644	
		193,904		175,899
		971,883		833,653

CHELMSFORD ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	18,000	-	-	142	-	-	18,142
Housing Property Reserve	21,241	-	-	-	-	-	21,241
Housing Property Revaluation Reserve	618,513	-	-	-	-	120,083	738,596
	657,754	-	-	142	-	120,083	777,979
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	11,521	-	(3,541)	-	5,388	-	13,368
Extraordinary Repair Fund	21,734	-	-	172	3,294	-	25,200
General Fund	142,644	37,200	(17,051)	1,225	(8,682)	-	155,336
	175,899	37,200	(20,592)	1,397	-	-	193,904
Total Funds	833,653	37,200	(20,592)	1,539	-	120,083	971,883
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	16,699	-	-	1,301	-	-	18,000
Housing Property Reserve	21,241	-	-	-	-	-	21,241
Housing Property Revaluation Reserve	618,513	-	-	-	-	-	618,513
	656,453	-	-	1,301	-	-	657,754
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	8,346	-	(2,205)	-	5,380	-	11,521
Extraordinary Repair Fund	16,827	-	-	1,618	3,289	-	21,734
General Fund	167,664	33,933	(61,810)	11,526	(8,669)	-	142,644
	192,837	33,933	(64,015)	13,144	-	-	175,899
Total Funds	849,290	33,933	(64,015)	14,445	-	-	833,653

This page does not form part of the statutory financial statements

CHELMSFORD ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	18,142	-	18,142
Housing Property Reserve	21,241	-	-	21,241
Housing Property Revaluation Reserve	738,596	-	-	738,596
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	13,368	13,368
Extraordinary Repair Fund	-	21,906	3,294	25,200
General Fund	-	156,194	(858)	155,336
	759,837	196,242	15,804	971,883

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DR WEST MEMORIAL HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	7,995		7,950	
Losses from Voids	-		-	
		7,995		7,950
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	64		-	
		64		-
TOTAL INCOME		8,059		7,950
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	140		134	
Repairs and Renewals	253		108	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	356		284	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
		749		526
Support Costs – Governance				
Administration Fees	800		800	
Auditor's Remuneration	1,080		1,068	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		1,880		1,868
TOTAL EXPENDITURE		2,629		2,394
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		5,430		5,556
NET INVESTMENT GAINS/(LOSSES)		533		7,313
NET INCOME/(EXPENDITURE)		5,963		12,869
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		6,878		-
NET MOVEMENT IN FUNDS		12,841		12,869
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		146,640		133,771
Total Funds Carried Forward		159,481		146,640

DR WEST MEMORIAL HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	74,348		74,348	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	6,878		-	
Net Book Value at end of the year		81,226		74,348
Listed Investments				
Market Value at Beginning of the year	67,462		55,149	
Additions at cost	-		5,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	533		7,313	
Market Value at end of the year		67,995		67,462
		149,221		141,810
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	234		228	
Other Debtors	-		-	
Legacy East Almshouse Partnership	5,520		4,517	
Prepayments and Accrued Income	85		67	
		5,839		4,812
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	5,615		1,565	
		5,615		1,565
		11,454		6,377
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		-	
Other Creditors	(114)		(479)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,080)		(1,068)	
		(1,194)		(1,547)
NET CURRENT ASSETS/(LIABILITIES)		10,260		4,830
TOTAL ASSETS LESS CURRENT LIABILITIES		159,481		146,640
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		159,481		146,640
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	60,118		60,118	
Housing Property Revaluation Reserve	21,108		14,230	
		81,226		74,348
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	6,120		5,181	
Extraordinary Repair Fund	15,606		14,939	
General Fund	56,529		52,172	
		78,255		72,292
		159,481		146,640

DR WEST MEMORIAL HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	60,118	-	-	-	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	-	-	6,878	21,108
	74,348	-	-	-	-	6,878	81,226
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,181	-	-	41	898	-	6,120
Extraordinary Repair Fund	14,939	-	-	118	549	-	15,606
General Fund	52,172	8,059	(2,629)	374	(1,447)	-	56,529
	72,292	8,059	(2,629)	533	-	-	78,255
Total Funds	146,640	8,059	(2,629)	533	-	6,878	159,481
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	60,118	-	-	-	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	-	-	-	14,230
	74,348	-	-	-	-	-	74,348
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,870	-	-	414	897	-	5,181
Extraordinary Repair Fund	12,767	-	-	1,624	548	-	14,939
General Fund	42,786	7,950	(2,394)	5,275	(1,445)	-	52,172
	59,423	7,950	(2,394)	7,313	-	-	72,292
Total Funds	133,771	7,950	(2,394)	7,313	-	-	146,640

This page does not form part of the statutory financial statements

DR WEST MEMORIAL HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Funds	-	-	-	-
Housing Property Reserve	60,118	-	-	60,118
Housing Property Revaluation Reserve	21,108	-	-	21,108
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	5,222	898	6,120
Extraordinary Repair Fund	-	15,057	549	15,606
General Fund	-	47,716	8,813	56,529
	81,226	67,995	10,260	159,481

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	27,163		26,911	
Losses from Voids	-		-	
		27,163		26,911
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		150	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		150
TOTAL INCOME		27,163		27,061
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		86	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	533		488	
Repairs and Renewals	1,413		876	
Extraordinary Repairs	-		1,900	
Cyclical Repairs	-		-	
Gardening	1,454		1,134	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		33	
Housing Loan Interest	-		-	
		3,400		4,517
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		8,034		9,133
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		19,129		17,928
NET INVESTMENT GAINS/(LOSSES)		62		2,582
NET INCOME/(EXPENDITURE)		19,191		20,510
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		37,129		-
NET MOVEMENT IN FUNDS		56,320		20,510
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		375,993		355,483
Total Funds Carried Forward		432,313		375,993

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	401,372		401,372	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	37,129		-	
Net Book Value at end of the year		438,501		401,372
Listed Investments				
Market Value at Beginning of the year	23,380		20,798	
Additions at cost	10,000		4,079	
Disposal Proceeds	-		(4,079)	
Gain/(Loss) on Revaluation	62		2,582	
Market Value at end of the year		33,442		23,380
		471,943		424,752
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	365		598	
Other Debtors	-		-	
Legacy East Almshouse Partnership	8,433		5,525	
Prepayments and Accrued Income	273		253	
		9,071		6,376
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		9,071		6,376
CREDITORS: Amounts falling due with one year				
Loans	(5,650)		(5,650)	
Contributions in Received in Advance	(654)		(636)	
Other Creditors	-		(820)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(1,416)	
		(7,738)		(8,522)
NET CURRENT ASSETS		(1,333)		(2,146)
TOTAL ASSETS LESS CURRENT LIABILITIES		470,610		422,606
CREDITORS: Amounts falling due after more than one year				
Loans		(40,963)		(46,613)
NET ASSETS		429,647		375,993
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	299,555		299,555	
Housing Property Revaluation Reserve	138,946		101,817	
		438,501		401,372
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	23,485		19,836	
Extraordinary Repair Fund	10,181		7,949	
General Fund	(39,854)		(53,164)	
		(6,188)		(25,379)
		432,313		375,993

HODDESDON COTTAGE HOMES FOR THE AGED POOR

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	299,555	-		-	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	-	-	37,129	138,946
	401,372	-	-	-	-	37,129	438,501
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	19,836	-	-	57	3,592	-	23,485
Extraordinary Repair Fund	7,949	-	-	36	2,196	-	10,181
General Fund	(53,164)	27,163	(8,034)	(31)	(5,788)	-	(39,854)
	(25,379)	27,163	(8,034)	62	-	-	(6,188)
Total Funds	375,993	27,163	(8,034)	62	-	37,129	432,313
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	299,555	-		-	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	-	-	-	101,817
	401,372	-	-	-	-	-	401,372
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	14,755	-	-	1,494	3,587	-	19,836
Extraordinary Repair Fund	6,903	-	(1,900)	754	2,192	-	7,949
General Fund	(67,547)	27,061	(7,233)	334	(5,779)	-	(53,164)
	(45,889)	27,061	(9,133)	2,582	-	-	(25,379)
Total Funds	447,261	27,061	(9,133)	2,582	-	-	375,993

This page does not form part of the statutory financial statements

HODDESDON COTTAGE HOMES FOR THE AGED POOR

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	299,555	-	-	299,555
Housing Property Revaluation Reserve	138,946	-	-	138,946
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	16,482	7,003	23,485
Extraordinary Repair Fund	-	10,181	-	10,181
General Fund	-	6,779	(46,633)	(39,854)
	438,501	33,442	(39,630)	432,313

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MISS RUTLAND'S ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	27,314		26,870	
Losses from Voids	-		-	
		27,314		26,870
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	314		2	
		314		2
TOTAL INCOME		27,628		26,872
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	131		499	
Insurance	613		585	
Repairs and Renewals	3,655		3,740	
Extraordinary Repairs	14,356		-	
Cyclical Repairs	-		-	
Gardening	855		1,630	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	(14)		15	
Housing Loan Interest	-		-	
		19,596		6,469
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		24,230		11,085
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		3,398		15,787
NET INVESTMENT GAINS/(LOSSES)		921		12,684
NET INCOME/(EXPENDITURE)		4,319		28,471
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		43,688		-
NET MOVEMENT IN FUNDS		48,007		28,471
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		620,459		591,988
Total Funds Carried Forward		668,466		620,459

MISS RUTLAND'S ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	472,292		472,292	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	43,688		-	
Net Book Value at end of the year		515,980		472,292
Listed Investments				
Market Value at Beginning of the year	116,609		93,925	
Additions at cost	-		10,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	921		12,684	
Market Value at end of the year		117,530		116,609
		633,510		588,901
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	1,311		3,143	
Other Debtors	29		188	
Legacy East Almshouse Partnership	10,217		14,823	
Prepayments and Accrued Income	380		293	
		11,937		18,447
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	26,507		16,261	
		26,507		16,261
		38,444		34,708
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(2,054)		(848)	
Other Creditors	-		(821)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(1,481)	
		(3,488)		(3,150)
NET CURRENT ASSETS		34,956		31,558
TOTAL ASSETS LESS CURRENT LIABILITIES		668,466		620,459
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		668,466		620,459
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	248,952		248,952	
Housing Property Revaluation Reserve	267,028		223,340	
		515,980		472,292
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	19,268		15,579	
Extraordinary Repair Fund	19,352		17,038	
General Fund	113,866		115,550	
		152,486		148,167
		668,466		620,459

MISS RUTLAND'S ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	248,952	-	-	-	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	-	-	43,688	267,028
	472,292	-	-	-	-	43,688	515,980
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	15,579	-	-	97	3,592	-	19,268
Extraordinary Repair Fund	17,038	-	-	118	2,196	-	19,352
General Fund	115,550	27,628	(24,230)	706	(5,788)	-	113,866
	148,167	27,628	(24,230)	921	-	-	152,486
Total Funds	620,459	27,628	(24,230)	921	-	43,688	668,466
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	248,952	-	-	-	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	-	-	-	223,340
	472,292	-	-	-	-	-	472,292
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	10,896	-	-	1,096	3,587	-	15,579
Extraordinary Repair Fund	13,301	-	-	1,545	2,192	-	17,038
General Fund	95,499	26,872	(11,085)	10,043	(5,779)	-	115,550
	119,696	26,872	(11,085)	12,684	-	-	148,167
Total Funds	591,988	26,872	(11,085)	12,684	-	-	620,459

MISS RUTLAND'S ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	248,952	-	-	248,952
Housing Property Revaluation Reserve	267,028	-	-	267,028
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	12,260	7,008	19,268
Extraordinary Repair Fund	-	15,068	4,284	19,352
General Fund	-	90,202	23,662	113,866
	515,980	117,530	34,956	668,466

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

NETHANIAH HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	20,659		20,348	
Losses from Voids	-		-	
		20,659		20,348
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		20,659		20,348
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	703		666	
Repairs and Renewals	3,542		1,658	
Extraordinary Repairs	8,527		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	30		-	
Housing Loan Interest	-		-	
		12,802		2,324
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		17,436		6,940
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		3,223		13,408
NET INVESTMENT GAINS/(LOSSES)		197		1,562
NET INCOME/(EXPENDITURE)		3,420		14,970
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		51,141		-
NET MOVEMENT IN FUNDS		54,561		14,970
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		535,183		520,213
Total Funds Carried Forward		589,744		535,183

NETHANIAH HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	552,860		552,860	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	51,141		-	
Net Book Value at end of the year		604,001		552,860
Listed Investments				
Market Value at Beginning of the year	24,885		8,323	
Additions at cost	-		15,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	197		1,562	
Market Value at end of the year		25,082		24,885
		629,083		577,745
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	4,190		5,117	
Other Debtors	-		-	
Legacy East Almshouse Partnership	3,328		5,816	
Prepayments and Accrued Income	361		332	
		7,879		11,265
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		7,879		11,265
CREDITORS: Amounts falling due with one year				
Loans	(5,549)		(5,549)	
Contributions in Received in Advance	(6)		(5)	
Other Creditors	-		(1,079)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(1,416)	
		(6,989)		(8,049)
NET CURRENT ASSETS/(LIABILITIES)		890		3,216
TOTAL ASSETS LESS CURRENT LIABILITIES		629,973		580,961
CREDITORS: Amounts falling due after more than one year				
Loans		(40,229)		(45,778)
NET ASSETS		589,744		535,183
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	171,750		171,750	
Housing Property Revaluation Reserve	390,251		339,110	
		562,001		510,860
Restricted Funds:				
Social Housing Grant Fund		42,000		42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	16,454		12,793	
Extraordinary Repair Fund	4,660		4,623	
General Fund	(35,371)		(35,093)	
		(14,257)		(17,677)
		589,744		535,183

NETHANIAH HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	-	-	51,141	390,251
	510,860	-	-	-	-	51,141	562,001
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	12,793	-	-	69	3,592	-	16,454
Extraordinary Repair Fund	4,623	-	-	37	-	-	4,660
General Fund	(35,093)	20,659	(17,436)	91	(3,592)	-	(35,371)
	(17,677)	20,659	(17,436)	197	-	-	(14,257)
Total Funds	535,183	20,659	(17,436)	197	-	51,141	589,744
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	-	-	-	339,110
	510,860	-	-	-	-	-	510,860
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	8,521	-	-	685	3,587	-	12,793
Extraordinary Repair Fund	2,088	-	-	343	2,192	-	4,623
General Fund	(43,256)	20,348	(6,940)	534	(5,779)	-	(35,093)
	(32,647)	20,348	(6,940)	1,562	-	-	(17,677)
Total Funds	520,213	20,348	(6,940)	1,562	-	-	535,183

NETHANIAH HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	171,750	-	-	171,750
Housing Property Revaluation Reserve	390,251	-	-	390,251
Restricted Funds:				
Social Housing Grant Fund	42,000	-	-	42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	8,697	7,757	16,454
Extraordinary Repair Fund	-	4,660	-	4,660
General Fund	-	11,725	(47,096)	(35,371)
	604,001	25,082	(39,339)	589,744

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £42,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LOUGHTON ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	27,779		26,812	
Losses from Voids	-		(1,107)	
		27,779		25,705
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	456		3	
		456		3
TOTAL INCOME		28,235		25,708
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	53		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	560		398	
Repairs and Renewals	1,577		4,475	
Extraordinary Repairs	4,200		-	
Cyclical Repairs	-		1,700	
Gardening	1,600		795	
Cleaning	-		-	
Bad Debts	-		205	
Sundry Expenses	19		32	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		8,009		7,605
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		12,643		12,221
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		15,592		13,487
NET INVESTMENT GAINS/(LOSSES)		124		1,845
NET INCOME/(EXPENDITURE)		15,716		15,332
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		72,827		-
NET MOVEMENT IN FUNDS		88,543		15,332
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		511,158		495,826
Total Funds Carried Forward		599,701		511,158

LOUGHTON ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	450,000		450,000	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	72,827		-	
Net Book Value at end of the year		522,827		450,000
Listed Investments				
Market Value at Beginning of the year	23,497		11,652	
Additions at cost	5,000		10,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	124		1,845	
Market Value at end of the year		28,621		23,497
		551,448		473,497
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	1,806		230	
Other Debtors	-		-	
Legacy East Almshouse Partnership	9,219		9,658	
Prepayments and Accrued Income	723		2,648	
		11,748		12,536
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	38,245		27,887	
		38,245		27,887
		49,993		40,423
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(306)		(526)	
Other Creditors	-		(820)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(1,416)	
		(1,740)		(2,762)
NET CURRENT ASSETS/(LIABILITIES)		48,253		37,661
TOTAL ASSETS LESS CURRENT LIABILITIES		599,701		511,158
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		599,701		511,158
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund				
Housing Property Reserve	15,977		15,977	
Housing Property Revaluation Reserve	387,984		315,157	
		403,961		331,134
Restricted Funds:				
Social Housing Grant Fund		118,866		118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	17,691		14,021	
Extraordinary Repair Fund	20,943		22,902	
General Fund	38,240		24,235	
		76,874		61,158
		599,701		511,158

LOUGHTON ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	-	-	72,827	387,984
	331,134	-	-	-	-	72,827	403,961
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	14,021	-	-	78	3,592	-	17,691
Extraordinary Repair Fund	22,902	-	(4,200)	45	2,196	-	20,943
General Fund	24,235	28,235	(8,443)	1	(5,788)	-	38,240
	61,158	28,235	(12,643)	124	-	-	76,874
Total Funds	551,158	28,235	(12,642)	124	-	72,827	599,701
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	-	-	-	315,157
	331,134	-	-	-	-	-	331,134
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	11,298	-	(1,700)	836	3,587	-	14,021
Extraordinary Repair Fund	19,831	-	-	879	2,192	-	22,902
General Fund	14,697	25,708	(10,521)	130	(5,779)	-	24,235
	45,826	25,708	(12,221)	1,845	-	-	61,158
Total Funds	495,826	25,708	(10,221)	1,845	-	-	551,158

LOUGHTON ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	15,977	-	-	15,977
Housing Property Revaluation Reserve	387,984	-	-	387,984
Restricted Funds:				
Social Housing Grant Fund	118,866	-	-	118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	-	10,001	7,690	17,691
Extraordinary Repair Fund	-	11,464	9,479	20,943
General Fund	-	7,156	31,084	38,240
	522,827	28,621	48,253	599,701

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £118,866 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPROWSTON WAR MEMORIAL TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	11,105		11,026	
Losses from Voids	-		-	
		11,105		11,026
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		11,105		11,026
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	274		261	
Repairs and Renewals	1,246		360	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	1,840		1,952	
Depreciation of Housing Properties	-		-	
		3,360		2,573
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,194		1,182	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		2,794		2,782
TOTAL EXPENDITURE		6,154		5,355
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		4,951		5,671
NET INVESTMENT GAINS/(LOSSES)		102		1,514
NET INCOME/(EXPENDITURE)		5,053		7,185
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		17,176		-
NET MOVEMENT IN FUNDS		22,229		7,185
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		181,570		174,385
Total Funds Carried Forward		203,799		181,570

SPROWSTON WAR MEMORIAL TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	185,668		185,668	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	17,176		-	
Net Book Value at end of the year		202,844		185,668
Listed Investments				
Market Value at Beginning of the year	20,651		9,137	
Additions at cost	5,000		10,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	102		1,514	
Market Value at end of the year		25,753		20,651
		228,597		206,319
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	-		-	
Legacy East Almshouse Partnership	4,311		6,513	
Prepayments and Accrued Income	140		130	
		4,451		6,643
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		4,451		6,643
CREDITORS: Amounts falling due with one year				
Loans	(1,867)		(1,750)	
Contributions in Received in Advance	(660)		(414)	
Other Creditors	-		(592)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,194)		(1,182)	
		(3,721)		(3,938)
NET CURRENT ASSETS/(LIABILITIES)		730		2,705
TOTAL ASSETS LESS CURRENT LIABILITIES		229,327		209,024
CREDITORS: Amounts falling due after more than one year				
Loans		(25,528)		(27,454)
NET ASSETS		203,799		181,570
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	110,170		108,361	
Housing Property Revaluation Reserve	65,279		48,103	
		175,449		156,464
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	5,345		3,557	
Extraordinary Repair Fund	14,612		13,422	
General Fund	8,393		8,127	
		28,350		25,106
		203,799		181,570

SPROWSTON WAR MEMORIAL TRUST

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	108,361	-	-	-	1,809	-	110,170
Housing Property Revaluation Reserve	48,103	-	-	-	-	17,176	65,279
	156,464	-	-	-	1,809	17,176	175,449
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,557	-	-	(8)	1,796	-	5,345
Extraordinary Repair Fund	13,422	-	-	93	1,098	-	14,613
General Fund	8,127	11,105	(6,154)	17	(4,703)	-	8,392
	25,106	11,105	(6,154)	102	(1,809)	-	28,350
Total Funds	181,570	11,105	(6,154)	102	-	17,176	203,799
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	106,665	-	-	-	1,696	-	108,361
Housing Property Revaluation Reserve	48,103	-	-	-	-	-	48,103
	154,768	-	-	-	1,696	-	156,464
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	1,708	-	-	56	1,793	-	3,557
Extraordinary Repair Fund	11,029	-	-	1,297	1,096	-	13,422
General Fund	6,880	11,026	(5,355)	161	(4,585)	-	8,127
	19,617	11,026	(5,355)	1,514	(1,696)	-	25,106
Total Funds	174,385	11,026	(5,355)	1,514	-	-	181,570

SPROWSTON WAR MEMORIAL TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	137,565	-	(27,395)	110,170
Housing Property Revaluation Reserve	65,279	-	-	65,279
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	3,637	1,708	5,345
Extraordinary Repair Fund	-	14,612	-	14,612
General Fund	-	7,504	889	8,393
	202,844	25,753	(24,798)	203,799

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	23,213		22,437	
Losses from Voids	-		-	
		23,213		22,437
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		2	
COIF Income Share Dividends	4		4	
COIF Deposit Account Interest Receivable	122		1	
		126		7
TOTAL INCOME		23,339		22,444
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	599		520	
Repairs and Renewals	3,672		2,027	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		120	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	31		49	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		4,302		2,716
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		8,936		7,332
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		14,403		15,112
NET INVESTMENT GAINS/(LOSSES)		(7,946)		17,108
NET INCOME/(EXPENDITURE)		6,457		32,220
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		42,201		-
NET MOVEMENT IN FUNDS		48,658		32,220
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		598,818		566,598
Total Funds Carried Forward		647,476		598,818

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	456,217		456,217	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	42,201		-	
Net Book Value at end of the year		498,418		456,217
Listed Investments				
Market Value at Beginning of the year	133,459		101,351	
Additions at cost	-		15,058	
Disposal Proceeds	-		(58)	
Gain/(Loss) on Revaluation	(7,946)		17,108	
Market Value at end of the year		125,513		133,459
		623,931		589,676
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	1,074		904	
Other Debtors	-		13	
Legacy East Almshouse Partnership	13,326		10,596	
Prepayments and Accrued Income	336		283	
		14,736		11,796
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	10,875		781	
		10,875		781
		25,611		12,577
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(632)		(1,199)	
Other Creditors	-		(820)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(1,416)	
		(2,066)		(3,435)
NET CURRENT ASSETS/(LIABILITIES)		23,545		9,142
TOTAL ASSETS LESS CURRENT LIABILITIES		647,476		598,818
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		647,476		598,818
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	35,809		35,809	
Housing Property Revaluation Reserve	432,879		390,678	
		468,688		426,487
Restricted Funds:				
Social Housing Grant Fund		29,730		29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	34,574		33,646	
Extraordinary Repair Fund	57,298		57,508	
General Fund	57,186		51,447	
		149,058		142,601
		647,476		598,818

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	-	-	42,201	432,879
	426,487	-	-	-	-	42,201	468,688
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	33,646	-	-	(2,664)	3,592	-	34,574
Extraordinary Repair Fund	57,508	-	-	(2,406)	2,196	-	57,298
General Fund	51,447	23,339	(8,936)	(2,876)	(5,788)	-	57,186
	142,601	23,339	(8,936)	(7,946)	-	-	149,058
Total Funds	598,818	23,339	(8,936)	(7,946)	-	42,201	647,476
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	-	-	-	390,678
	426,487	-	-	-	-	-	426,487
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	25,520	-	-	4,539	3,587	-	33,646
Extraordinary Repair Fund	47,890	-	-	7,426	2,192	-	57,508
General Fund	36,971	22,444	(7,332)	5,143	(5,779)	-	51,447
	110,381	22,444	(7,332)	17,108	-	-	142,601
Total Funds	566,598	22,444	(7,332)	17,108	-	-	598,818

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	35,809	-	-	35,809
Housing Property Revaluation Reserve	432,879	-	-	432,879
Restricted Funds:				
Social Housing Grant Fund	29,730	-	-	29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	-	30,982	3,592	34,574
Extraordinary Repair Fund	-	55,102	2,196	57,298
General Fund	-	39,429	17,757	57,186
	498,418	125,513	23,545	647,476

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £29,730 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPRINGFIELD GREEN ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	13,912		13,703	
Losses from Voids	-		-	
		13,912		13,703
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		194	
COIF Income Share Dividends	330		322	
COIF Deposit Account Interest Receivable	271		1	
		601		517
TOTAL INCOME		14,513		14,220
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	151		168	
Light and Heat	-		-	
Insurance	499		471	
Repairs and Renewals	1,649		1,600	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	75		-	
Housing Loan Interest	1,109		1,268	
Depreciation of Housing Properties	-		-	
		3,483		3,507
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,194		1,182	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		2,794		2,782
TOTAL EXPENDITURE		6,277		6,289
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		8,236		7,931
NET INVESTMENT GAINS/(LOSSES)		(1,171)		5,112
NET INCOME/(EXPENDITURE)		7,065		13,043
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		27,484		-
NET MOVEMENT IN FUNDS		34,549		13,043
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		349,713		336,670
Total Funds Carried Forward		384,262		349,713

SPRINGFIELD GREEN ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	297,115		297,115	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	27,484		-	
Net Book Value at end of the year		324,599		297,115
Listed Investments				
Market Value at Beginning of the year	48,451		38,339	
Additions at cost	-		10,317	
Disposal Proceeds	-		(5,317)	
Gain/(Loss) on Revaluation	(1,171)		5,112	
Market Value at end of the year		47,280		48,451
		371,879		345,566
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	2		2	
Other Debtors	-		135	
Legacy East Almshouse Partnership	-		9,338	
Prepayments and Accrued Income	316		236	
		318		9,711
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	23,626		15,415	
		23,626		15,415
		23,944		25,126
CREDITORS: Amounts falling due with one year				
Loans	-		(1,196)	
Contributions in Received in Advance	(211)		(205)	
Other Creditors	(86)		(644)	
Legacy East Almshouse Partnership	(10,070)		-	
Accruals and Deferred Income	(1,194)		(1,197)	
		(11,561)		(3,242)
NET CURRENT ASSETS/(LIABILITIES)		12,383		21,884
TOTAL ASSETS LESS CURRENT LIABILITIES		384,262		367,450
CREDITORS: Amounts falling due after more than one year				
Loans		-		(17,737)
NET ASSETS		384,262		349,713
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	16,450		17,863	
Housing Property Reserve	101,261		82,328	
Housing Property Revaluation Reserve	223,338		195,854	
		341,049		296,045
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	11,223		9,427	
Extraordinary Repair Fund	14,929		13,723	
General Fund	17,061		30,518	
		43,213		53,668
		384,262		349,713

SPRINGFIELD GREEN ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	17,863	-	-	(1,413)	-	-	16,450
Housing Property Reserve	82,328	-	-	-	18,933	-	101,261
Housing Property Revaluation Reserve	195,854	-	-	-	-	27,484	223,338
	296,045	-	-	(1,413)	18,933	27,484	341,049
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	9,427	-	-	-	1,796	-	11,223
Extraordinary Repair Fund	13,723	-	-	108	1,098	-	14,929
General Fund	30,518	14,513	(6,277)	134	(21,827)	-	17,061
	53,668	14,513	(6,277)	242	(18,933)	-	43,213
Total Funds	349,713	14,513	(6,277)	(1,171)	-	27,484	384,262
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	15,867	-	-	1,996	-	-	17,863
Housing Property Reserve	81,169	-	-	-	1,159	-	82,328
Housing Property Revaluation Reserve	195,854	-	-	-	-	-	195,854
	292,890	-	-	1,996	1,159	-	296,045
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,634	-	-	-	1,793	-	9,427
Extraordinary Repair Fund	11,220	-	-	1,407	1,096	-	13,723
General Fund	24,926	14,220	(6,289)	1,709	(4,048)	-	30,518
	43,780	14,220	(6,289)	3,116	(1,159)	-	53,668
Total Funds	336,670	14,220	(6,289)	5,112	-	-	349,713

SPRINGFIELD GREEN ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	16,450	-	16,450
Housing Property Reserve	101,261	-	-	101,261
Housing Property Revaluation Reserve	223,338	-	-	223,338
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	11,223	11,223
Extraordinary Repair Fund	-	13,831	1,098	14,929
General Fund	-	16,999	62	17,061
	324,599	47,280	12,383	384,262

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

WRITTLE ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	15,369		14,467	
Losses from Voids	-		-	
		15,369		14,467
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	424		3	
		424		3
TOTAL INCOME		15,793		14,470
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	1,653		1,933	
Insurance	465		452	
Repairs and Renewals	2,059		1,462	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	1,780		680	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	75		75	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		6,032		4,602
Support Costs – Governance				
Administration Fees	2,400		2,400	
Auditor's Remuneration	1,320		1,302	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		3,720		3,702
TOTAL EXPENDITURE		9,752		8,304
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		6,041		6,166
NET INVESTMENT GAINS/(LOSSES)		77		464
NET INCOME/(EXPENDITURE)		6,118		6,630
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		60,041		-
NET MOVEMENT IN FUNDS		66,159		6,630
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		362,476		355,846
Total Funds Carried Forward		428,635		362,476

WRITTLE ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	319,877		319,877	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(loss) on Revaluation	60,041		-	
Net Book Value at end of the year		379,918		319,877
Listed Investments				
Market Value at Beginning of the year	9,722		1,758	
Additions at cost	-		7,500	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	77		464	
Market Value at end of the year		9,799		9,722
		389,717		329,599
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	563		536	
Other Debtors	-		-	
Legacy East Almshouse Partnership	3,584		8,892	
Prepayments and Accrued Income	594		456	
		4,741		9,884
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	36,474		26,144	
		36,474		26,144
		41,215		36,028
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(796)		(893)	
Other Creditors	-		(706)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,501)		(1,552)	
		(2,297)		(3,151)
NET CURRENT ASSETS/(LIABILITIES)		38,918		32,877
TOTAL ASSETS LESS CURRENT LIABILITIES		428,635		362,476
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		428,635		362,476
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	56,368		56,368	
Housing Property Revaluation Reserve	323,550		263,509	
		379,918		319,877
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	9,557		6,863	
Extraordinary Repair Fund	17,897		16,221	
General Fund	21,263		19,515	
		48,717		42,599
		428,635		362,476

WRITTLE ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,368	-	-	-	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	-	-	60,041	323,550
	319,877	-	-	-	-	60,041	379,918
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	6,863	-	-	-	2,694	-	9,557
Extraordinary Repair Fund	16,221	-	-	29	1,647	-	17,897
General Fund	19,515	15,793	(9,752)	48	(4,341)	-	21,263
	42,599	15,793	(9,752)	77	-	-	48,717
Total Funds	362,476	15,793	(9,752)	77	-	60,041	428,635
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,368	-	-	-	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	-	-	-	263,509
	319,877	-	-	-	-	-	319,877
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	4,173	-	-	-	2,690	-	6,863
Extraordinary Repair Fund	14,295	-	-	282	1,644	-	16,221
General Fund	17,501	14,470	(8,304)	182	(4,334)	-	19,515
	35,969	14,470	(8,304)	464	-	-	42,599
Total Funds	355,846	14,470	(8,304)	464	-	-	362,476

WRITTLE ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	56,368	-	-	56,368
Housing Property Revaluation Reserve	323,550	-	-	323,550
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	9,557	9,557
Extraordinary Repair Fund	-	3,714	14,183	17,897
General Fund	-	6,085	15,178	21,263
	379,918	9,799	38,918	428,635

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

ERNEST ELIJAH EVERITT TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	19,499		18,983	
Losses from Voids	(2,870)		-	
		16,629		18,983
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	1,049		22	
		1,049		22
TOTAL INCOME		17,678		19,005
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	533		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	629		606	
Repairs and Renewals	2,960		1,362	
Extraordinary Repairs	12,000		35,462	
Cyclical Repairs	1,210		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	311		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		17,643		37,430
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		1,416	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
		4,634		4,616
TOTAL EXPENDITURE		22,277		42,046
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(4,599)		(23,041)
NET INVESTMENT GAINS/(LOSSES)		809		2,388
NET INCOME/(EXPENDITURE)		(3,790)		(20,653)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		90,096		-
NET MOVEMENT IN FUNDS		86,306		(20,653)
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		654,404		675,057
Total Funds Carried Forward		740,710		654,404

ERNEST ELIJAH EVERITT TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	480,000		480,000	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	90,096		-	
Net Book Value at end of the year		570,096		480,000
Listed Investments				
Market Value at Beginning of the year	102,388		-	
Additions at cost	-		100,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	809		2,388	
Market Value at end of the year		103,197		102,388
		673,293		582,388
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	402		218	
Other Debtors	-		-	
Legacy East Almshouse Partnership	-		-	
Prepayments and Accrued Income	898		615	
		1,300		833
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	85,856		85,026	
		85,856		85,026
		87,156		85,859
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		(14)	
Other Creditors	-		(1,120)	
Legacy East Almshouse Partnership	(18,305)		(11,293)	
Accruals and Deferred Income	(1,434)		(1,416)	
		(19,739)		(13,843)
NET CURRENT ASSETS/(LIABILITIES)		67,417		72,016
TOTAL ASSETS LESS CURRENT LIABILITIES		740,710		654,404
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		740,710		654,404
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	480,000		480,000	
Housing Property Revaluation Reserve	90,096		-	
		570,096		480,000
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	9,385		7,003	
Extraordinary Repair Fund	6,476		4,280	
General Fund	154,753		163,121	
		170,614		174,404
		740,710		654,404

ERNEST ELIJAH EVERITT TRUST

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	90,096	90,096
	480,000	-	-	-		90,096	570,096
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,003	-	(1,210)	-	3,592	-	9,385
Extraordinary Repair Fund	4,280	-	-	-	2,196	-	6,476
General Fund	163,121	17,678	(21,067)	809	(5,788)	-	154,753
	174,404	17,678	(22,277)	809	-	-	170,614
Total Funds	654,404	17,678	(22,277)	809	-	90,096	740,710
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	480,000	-	-	-		-	480,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,416	-	-	-	3,587	-	7,003
Extraordinary Repair Fund	2,088	-	-	-	2,192	-	4,280
General Fund	189,553	19,005	(42,046)	2,388	(5,779)	-	163,121
	195,057	19,005	(42,046)	2,388	-	-	174,404
Total Funds	675,057	19,005	(42,046)	2,388	-	-	654,404

ERNEST ELIJAH EVERITT TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	480,000	-	-	480,000
Housing Property Revaluation Reserve	90,096	-	-	90,096
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	9,385	9,385
Extraordinary Repair Fund	-	-	6,476	6,476
General Fund	-	103,197	51,556	154,753
	570,096	102,388	67,417	740,710

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MARY DAINS COTTAGES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	39,333		30,944	
Losses from Voids	(990)		(46)	
		38,343		30,898
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		251	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	62		-	
		62		251
TOTAL INCOME		38,405		31,149
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		61	
Water Charges	960		834	
Light and Heat	9,803		4,491	
Insurance	1,059		997	
Repairs and Renewals	4,826		9,851	
Extraordinary Repairs	-		7,742	
Cyclical Repairs	-		-	
Gardening	1,543		1,774	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	15		60	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		18,206		25,810
Support Costs – Governance				
Administration Fees	4,800		4,800	
Auditor's Remuneration	1,674		1,650	
Legal and Professional Fees	995		-	
Almshouse Association Subscription	-		-	
		7,469		6,450
TOTAL EXPENDITURE		25,675		32,260
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		12,730		(1,111)
NET INVESTMENT GAINS/(LOSSES)		1,229		17,869
NET INCOME/(EXPENDITURE)		13,959		16,758
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		158,427		-
NET MOVEMENT IN FUNDS		172,386		16,758
RECONCILIATION OF FUNDS		1,019,917		1,003,159
Total Funds Brought Forward				
Total Funds Carried Forward		1,192,303		1,019,917

MARY DAINS COTTAGES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	841,573		841,573	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	158,427		-	
Net Book Value at end of the year		1,000,000		841,573
Listed Investments				
Market Value at Beginning of the year	155,521		137,652	
Additions at cost	-		6,877	
Disposal Proceeds	-		(6,877)	
Gain/(Loss) on Revaluation	1,229		17,869	
Market Value at end of the year		156,750		155,521
		1,156,750		997,094
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	278		440	
Other Debtors	-		693	
Legacy East Almshouse Partnership	38,749		24,438	
Prepayments and Accrued Income	919		1,042	
		39,946		26,613
Cash at Bank and in Hand				
Barclays Current Account	-		130	
COIF Deposit Account	4,216		4,165	
		4,216		4,295
		44,162		30,908
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(692)		(598)	
Other Creditors	(4,321)		(5,442)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(3,596)		(2,045)	
		(8,609)		(8,085)
NET CURRENT ASSETS/(LIABILITIES)		35,553		22,823
TOTAL ASSETS LESS CURRENT LIABILITIES		1,192,303		1,019,917
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,192,303		1,019,917
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	841,573		841,573	
Housing Property Revaluation Reserve	158,427		-	
		1,000,000		841,573
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	15,892		10,504	
Extraordinary Repair Fund	9,715		6,421	
General Fund	166,696		161,419	
		192,303		178,344
		1,192,303		1,019,917

MARY DAINS COTTAGES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	841,573	-	-	-	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	158,427	158,427
	841,573	-	-	-		158,427	1,000,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	10,504	-	-	-	5,388	-	15,892
Extraordinary Repair Fund	6,421	-	-	-	3,294	-	9,715
General Fund	161,419	38,405	(25,675)	1,229	(8,682)	-	166,696
	178,344	38,405	(25,675)	1,229	-	-	192,303
Total Funds	1,019,917	38,405	(25,675)	1,229	-	158,427	1,192,303
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	841,573	-	-	-	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	841,573	-	-	-		-	841,573
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,124	-	-	-	5,380	-	10,504
Extraordinary Repair Fund	3,132	-	-	-	3,289	-	6,421
General Fund	153,330	31,149	(32,260)	17,869	(8,669)	-	161,419
	161,586	31,149	(32,260)	17,869	-	-	178,344
Total Funds	1,003,159	31,149	(32,260)	17,869	-	-	1,019,917

MARY DAINS COTTAGES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	841,573	-	-	841,573
Housing Property Revaluation Reserve	158,427	-	-	158,427
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	15,892	15,892
Extraordinary Repair Fund	-	-	9,715	9,715
General Fund	-	156,750	9,946	166,696
	1,000,000	156,750	35,553	1,192,303

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

COPLAND ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS				
DONATIONS AND LEGACIES				
Donations	-		2,000	
		-		2,000
CHARITABLE ACTIVITIES				
Contributions Due	27,505		27,552	
Losses from Voids	(282)		-	
		27,223		27,552
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	304		1	
		304		1
TOTAL INCOME		27,527		29,553
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	603		567	
Repairs and Renewals	1,721		7,428	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	1,895		1,185	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	94		17	
Housing Loan Interest	-		-	
		4,313		9,197
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,434		996	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	146		442	
		4,780		4,638
TOTAL EXPENDITURE		9,093		13,835
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		18,434		15,718
NET INVESTMENT GAINS/(LOSSES)		120		141
NET INCOME/(EXPENDITURE)		18,554		15,859
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		80,055		-
NET MOVEMENT IN FUNDS		98,609		15,859
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		465,247		449,388
Total Funds Carried Forward		563,856		465,247

COPLAND ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2022

	2022		2021	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	426,503		426,503	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	80,055		-	
Net Book Value at end of the year		506,558		426,503
Listed Investments				
Market Value at Beginning of the year	15,141		15,000	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	120		141	
Market Value at end of the year		15,261		15,141
		521,819		441,644
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	4,862		4,950	
Other Debtors	-		-	
Legacy East Almshouse Partnership	11,378		2,746	
Prepayments and Accrued Income	709		813	
		16,949		8,509
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	26,740		16,504	
		26,740		16,504
		43,689		25,013
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(153)		(151)	
Other Creditors	(65)		(263)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,434)		(996)	
		(1,652)		(1,410)
NET CURRENT ASSETS/(LIABILITIES)		42,037		23,603
TOTAL ASSETS LESS CURRENT LIABILITIES		563,856		465,247
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		563,856		465,247
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	1,581		1,581	
Housing Property Revaluation Reserve	461,223		381,168	
		462,804		382,749
Restricted Funds:				
Social Housing Grant Fund		43,754		43,754
Unrestricted Funds:				
Cyclical Maintenance Fund	12,743		9,151	
Extraordinary Repair Fund	9,269		7,018	
General Fund	35,286		22,575	
		57,298		38,744
		563,856		465,247

COPLAND ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2022							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	1,581	-	-	-	-	-	1,581
Housing Property Revaluation Reserve	381,168	-	-	-	-	80,055	461,223
	382,749	-	-	-		80,055	462,804
Restricted Funds							
Social Housing Grant Fund	43,754	-	-	-	-	-	43,754
Unrestricted Funds							
Cyclical Maintenance Fund	9,151	-	-	-	3,592	-	12,743
Extraordinary Repair Fund	7,017	-	-	56	2,196	-	9,269
General Fund	22,575	27,528	(9,093)	64	(5,788)	-	35,286
	38,743	27,528	(9,093)	120	-	-	57,298
Total Funds	465,246	27,528	(9,093)	120	-	80,055	563,856
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	1,581	-	-	-	-	-	1,581
Housing Property Revaluation Reserve	381,168	-	-	-	-	-	381,168
	382,749	-	-	-		-	382,749
Restricted Funds							
Social Housing Grant Fund	43,754	-	-	-	-	-	43,754
Unrestricted Funds							
Cyclical Maintenance Fund	5,564	-	-	-	3,587	-	9,151
Extraordinary Repair Fund	4,760	-	-	65	2,192	-	7,017
General Fund	12,560	29,554	(13,836)	76	(5,779)	-	22,575
	22,884	29,554	(13,836)	141	-	-	38,743
Total Funds	449,387	29,554	(13,836)	141	-	-	465,246

COPLAND ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2022

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	1,581	-	-	1,581
Housing Property Revaluation Reserve	461,223	-	-	461,223
Restricted Funds:				
Social Housing Grant Fund	43,754	-	-	43,754
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	12,743	12,743
Extraordinary Repair Fund	-	7,073	2,196	9,269
General Fund	-	8,188	27,098	35,286
	506,558	15,261	42,037	563,856

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £43,754 in connection with the housing property purchase.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales - Charity number 1155672

Accounts

LEGACY EAST ALMSHOUSE PARTNERSHIP
CHARITY REGISTRATION NUMBER 1155672

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

LEGACY EAST ALMSHOUSE PARTNERSHIP

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

INCORPORATING THE FOLLOWING LINKED CHARITIES

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-1
CHELMSFORD ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-2
DR WEST MEMORIAL HOME – CHARITY REGISTRATION NUMBER 1155672-3
HODDESDON COTTAGE HOMES FOR THE AGED POOR – CHARITY REGISTRATION NUMBER 1155672-4
MISS RUTLAND'S ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-7
NETHANIAH HOME – CHARITY REGISTRATION NUMBER 1155672-8
LOUGHTON ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-9
SPROWSTON WAR MEMORIAL TRUST – CHARITY REGISTRATION NUMBER 1155672-10
JOHN GILDERS & MASKELL ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-11
SPRINGFIELD GREEN ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-12
WRITTLE ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-14
ERNEST ELIJAH EVERITT TRUST – CHARITY REGISTRATION NUMBER 1155672-15
MARY DAINS COTTAGES – CHARITY REGISTRATION NUMBER 1155672-16

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1 – 6	Report of the Trustees
7 – 8	Independent Auditor's Report
9	Statement of Financial Activities
10	Balance Sheet
11	Cash Flow Statement
12 – 18	Notes to the Accounts
19	Linked Charities – Summary Statement of Financial Activities
20	Linked Charities – Summary Balance Sheet

The following pages do not form part of the statutory financial statements

21 – 24	Brightlingsea Santiago Almshouse Charity
25 – 28	Chelmsford Almshouse Charity
29 – 32	Dr West Memorial Home
33 – 36	Hoddesdon Home for the Aged Poor
37 – 40	Miss Rutland's Almshouses
41 – 44	Nethaniah Home
45 – 48	Loughton Almshouse Charity
49 – 52	Sprowston War Memorial Trust
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LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts on pages 12 and 13 and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

INTRODUCTION

Legacy East Almshouse Partnership (LEAP) was established in 2014 as a Charitable Incorporated Organisation and in 2015 took on the management of 6 almshouse charities from Genesis Housing Association Ltd as the corporate trustee of each of them. Between them, these charities own 19 properties. Since then, LEAP has become the corporate trustee of a further 9 almshouse charities, including 4 from Colne Housing Society:

- On 31st December 2017, LEAP became the corporate trustee of the John Gilders and Maskell Almshouses Charity in Clacton with 4 properties, 2 of which were in need of substantial repair and refurbishment.
- On 15th April 2018, LEAP became the corporate trustee of Springfield Green Almshouses in Chelmsford which has two bungalows built in 1878.
- On 1st July 2018 LEAP took over the corporate trusteeship from Colne Housing Society Ltd of the following 4 charities:
  - Copland Almshouse Charity (reg no. 226757) with 4 properties in Chelmsford.
  - Writtle Almshouse Charity (reg no. 276582) with 3 properties.
  - Chelmsford Almshouse Charity (reg no. 210698) with 6 flats.
  - Brightlingsea Santiago Almshouse Charity (reg no. 218050) with 4 bungalows and 4 flats.
- On 29th July 2020 LEAP took over the corporate trusteeship of Ernest Elijah Everitt Trust (reg no. 232586) with 4 properties in Southend.
- On 1st September 2020 LEAP took over the corporate trusteeship of Mary Dains Charity (reg no. 234313) with 6 properties in Trimley St Mary.
- On 31st December 2021 LEAP took over corporate trusteeship of the Fullers Almshouse Charity (reg no.213703) with no properties but a considerable fund to provide new almshouses in the Stansted Mountfitchet area.

All the above charities, with the exception of Copland Almshouse Charity and Fullers Almshouse Charity, have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020 and are aggregated together in these financial statements as restricted funds.

The charities of Priscilla Mansers Fund (registration number 1155672-5), Elizabeth Warners Cottage (registration number 1155672-6) and the Charity of Janet Dowsett (registration number 1155672-13 are also linked to Legacy East Almshouse Partnership. The charities of Priscilla Mansers Fund and Elizabeth Warners Cottage are dormant and have no funds or reserves. The Charity of Janet Dowsett was removed from the Charity Commission register on 22 August 1995.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The objects of the Charity are:

1. To acquire, manage, maintain and develop almshouses and other charitable Trust property for the benefit of people in need of housing;
2. Such other purposes at the trustees' absolute discretion which may be charitable according to the law of England and Wales.

In furtherance of these purposes, the Charity may take over and manage established Permanent Endowment in accordance with the original objects of the Trusts relating to each Permanent Endowment.

Application of Income
The income and property of the Charity must be applied solely towards the promotion of the Charity's objects.

Significant activities
During the year ended 31 December 2021 the Charity manages fourteen almshouse charities in the area of Essex, Sufolk, Norfolk and Hertfordshire, thirteen of which are linked to this Charity, to provide accommodation to fifty six people in need of housing.

Public benefit
These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

LINKED CHARITIES

Legacy East Almshouse Partnership encompasses a number of linked charities that share this Trustees' Report and single set of aggregated financial statements. The linked charities share the same charity number as Legacy East Almshouse Partnership, have the same Trustees.

The active linked charities, their objectives and governing document are as follows:

Brightlingsea Santiago Almshouse Charity – charity number 1155672-1
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1998 as amended by a further Scheme dated 4 October 2006.

The object of the Charity is the provision and maintenance of eight almshouse properties for beneficiaries in Brightlingsea, Essex

The beneficial groups that the Charity aims to assist, under the terms of the Charity Scheme, are as follows:

1. The residents of six of the almshouses shall be poor people resident in the Parish of Brightlingsea who either;
    a. have learning disabilities, or
    b. are elderly.
2. The residents of two of the almshouses shall be poor women who (except in special cases to be approved by the Charity Commission) are resident in the Parish of Brightlingsea, with preference for widows of seamen. If on occurrence of a vacancy in either of the said two almshouses there is no such applicant the vacancy may be filled by a person described in the first beneficial class.

Chelmsford Almshouse Charity – charity number 1155672-2
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 19 September 1974 as amended by further Schemes dated 18 October 1994 and 25 November 2008.

The object of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Chelmsford, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are residents who shall (except in special cases to be approved by the Charity Commission) be poor persons in the following order of priority:

1. persons who attend or until prevented by infirmity or illness attended either;
    a. Christ Church United Reformed Church, New London Road, Chelmsford, or
    b. any non-conformist church or chapel in Chelmsford;
2. inhabitants of Chelmsford.

Dr West Memorial Home – charity number 1155672-3
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 9 August 1976.

The object of the Charity is the provision and maintenance of one almshouse property for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon who the Trustees shall consider to be the most deserving objects of the Charity, such residents may be of either sex but with a preference for a married couple.

Hoddesdon Cottages for the Aged Poor – charity number 1155672-4
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 27 April 1971 with a further Scheme amendment dated 30 April 1996.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hoddesdon, Hertfordshire.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon, such residents may be of either sex but with a preference for married couples.

Miss Rutland's Almshouse Charity – charity number 1155672-7
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 17 January 1979 with a further Scheme amendment dated 10 December 1996.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Hempstead, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons who are poor, invalid or infirm and are resident in the parish of Hempstead, Essex. If there is no suitably qualified applicant, a person resident in an adjoining parish who is otherwise duly qualified may be considered.

LINKED CHARITIES (CONTINUED)

Nethaniah Home – charity number 1155672-8
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 6 March 1953 with a further Scheme amendments dated 17 June 1960, 11 July 1977 and 28 July 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Ipswich, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are deserving persons of either sex from Ipswich and being also either aged persons or persons completely and permanently physically disabled. Two beneficiaries shall be parishioners and communicants at the Parish Church of the Ecclesiastical Parish called the United Parish of St Mary Stoke with St Peter and St Mary Quay, Ipswich and shall be nominated by the Rector of the said ecclesiastical parish. The remaining beneficiaries shall be persons of any denomination but preference shall be given to members of the Church or Congregation of the Stoke Green Baptist Chapel at Ipswich.

Loughton Almshouse Charity – charity number 1155672-9
The Charity is governed in accordance with a Scheme sealed by the Charity Commission dated 14 October 1981.

The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Loughton, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who are inhabitants of the ancient parish of Loughton, Essex.

Sprowston War Memorial Trust – charity number 1155672-10
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 21 July 1986 with a further Scheme amendment dated 12 March 1996.

The object of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Sprowston, Norfolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, except under special circumstances to be approved by the Charity Commission, shall be residents who qualify in the following classes and in the following order of priority:

- Aged relatives of men who were resident in the Ecclesiastical Parish of St Mary and St Margaret with St Cuthbert, Sprowston and were killed or died while serving in the armed forces during the Great War of 1914 to 1918;
- Men resident in the said Ecclesiastical Parish who served in the armed forces during the said war;
- Poor persons resident in the said Ecclesiastical Parish;
- Poor persons resident in the Diocese of Norwich, Norfolk.

John Gilders and Maskell Almshouses Charity – charity number 1155672-11
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 26 February 1998.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Clacton, Essex.

The beneficial group the Charity aims to assist under the terms of the Charity Scheme are poor persons of good character who have been resident in the former urban district of Clacton, Essex for a period of not less than two years preceding the time of their appointment. Preference shall be given to persons who have been resident in the former parish of Great Clacton.

Springfield Green Almshouses – charity number 1155672-12
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 22 October 1976 with a further Scheme amendment dated 19 July 2018.

The objects of the Charity is the provision and maintenance of two almshouse properties for beneficiaries in Springfield, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor widows or spinsters of good character who are not less than 55 years of age being members of any Protestant denomination and who are born in the area of the Ecclesiastical Parish of All Saints, Springfield as constituted on the 19 February 1916 or (except in special cases to be approved by the Charity Commission) have resided in the said area for not less than six months next preceding the time of appointment with preference given to persons qualified as aforesaid who are members of the Church of England.

Writtle Almshouse Charity – charity number 1155672-14
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 14 January 1977 with a further Scheme amendment dated 4 October 2006.

The object of the Charity is the provision and maintenance of three almshouse properties for beneficiaries in Writtle, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are persons in need who (except in special cases to be approved by the Charity Commission) are resident in the area of the Ancient Parish of Writtle at the time of appointment.

LINKED CHARITIES (CONTINUED)

Ernest Elijah Everitt Trust – charity number 1155672-15
The Charity is governed in accordance with a conveyance dated 9 December 1957.

The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries in Southend, Essex.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged and needy persons connected with the Union of Evangelical Churches or other Free Church body residing in the country borough of Southend-on-sea.

Mary Dains Cottages – charity number 1155672-16
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 23 January 1961 with a further Scheme amendment dated 22 March 1989.

The objects of the Charity is the provision and maintenance of six almshouse properties for beneficiaries in Trimley St Mary, Suffolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons of good character resident in the area of benefit with a preference for - (a) persons qualified as above and belonging to a non-conformist denomination; (b) persons who are resident in the parishes of Falkenham, Kirton, Trimley St. Martin and Trimley St. Mary.

ACHIEVEMENT AND PERFORMANCE

The trustee body. A full meeting of trustees was held 4 times in 2021 to review and confirm all actions which had taken place in the preceding quarter as well as to consider and decide on future strategy and actions. These meetings were all held via Zoom because of the Covid-19 pandemic. Policies were kept under constant review including that of delegated authorities to the Clerk and to the 4 members of the Property sub-committee to ensure the efficient running of all the 15 charities under LEAP, involving 56 properties.

Throughout the year there was almost daily contact between the Chairman and the Clerk by email, often involving other trustees as a means of ensuring that decisions are made in a timely and prompt manner.

Almshouse Residents. New beneficiaries were appointed at each of the following charities during the year:

- Chelmsford Almshouse Charity
- Mrs Whitaker's, Loughton
- Mary Dains Almshouse Charity

Almshouse Properties. In addition to routine property management and maintenance issues during the year, the trustees initiated and managed several projects including:

- Refurbishment of one flat in Roman House and installation of night storage heaters throughout all six flats and solar panels on the flat roof at the Chelmsford Almshouse Charity.
- The exterior to the almshouses was improved with new paths, sheds, fences and a general clearance of the site at Miss Rutland Almshouses.
- Major tree works were undertaken to clear overgrowth and reduce hedges at the Loughton Almshouse Charity.
- A new boundary wall in the front of the four Ernest Elijah Everitt Trust properties.
- New more-efficient immersion heaters were fitted at each of the six almshouses at the Mary Dains Almshouse Charity.

Because of the Covid-19 pandemic, members of the Property Committee were unable to undertake visits to each of the properties during the year, in line with their agreed policy of visiting each property at least once a year, although some visits were made where projects were required.

In general, the trustees were pleased with the progress being made to get all of the major issues identified with the properties previously managed by other trustees during 2021. In consequence of this work, the trustees are now more confident in the present condition in all of the almshouse properties owned by all of the charities.

Also, the trustees have paid considerable attention to the financial situation in each charity and are increasingly confident that there are now sufficient reserves building up in each charity to meet future expenditure requirements.

Conclusion: Finally, I should like to record my thanks especially to the Clerk who has continued to work hard throughout 2021; to Vice Chairman, Ian Dudley for his help and support throughout the year, and a big thank you to all of the trustees for their commitment and dedication in managing all 14 charities and successfully providing 56 homes to 60 residents.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 10 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

FUTURE PLANS

LEAP has established maintenance funds for the proper management of the properties going forward for all of the charities under its management.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

Redecoration of the exterior woodwork is planned in 2022 at the Miss Rutland Almshouses.

Secondary glazing to be fitted to all front windows at the Loughton Almshouse Charity.

STRUCTURE, GOVERENANCE AND MANAGEMENT

Governing Document
Legacy East Almshouse Partnership is governed in accordance with a constitution dated 11 December 2013.

Methods adopted for recruitment and appointment of Trustees
The Trustees are appointed through co-option by existing Trustees and who need to have experience of managing almshouses and almshouse charities or who can offer expertise of benefit to almshouse charities. As vacancies for Trustees arise applications are sought from potential candidates known to the Trustees and other suitable local people. Applicants are then considered by the Trustees and appointments made by resolution of the Trustees.

Policies and Procedures adopted for the induction and training of Trustees
New Trustees are briefed by the Chairman and the Clerk on the history and activities of the Charity. They are provided with a copy of the Charity Commission publication "The Essential Trustee" detailing their responsibilities and providing guidance on being a Trustee. New Trustees are provided with a copy of the Charity Scheme and the latest accounts.

Organisational Structure of the Charity
Day to day administration of the Charity is carried out by the Clerk who reports to the Trustees.

Related Parties
Legacy East Almshouse Partnership acts as corporate trustee for fifteen almshouse charities, these are Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity (as from 1st January 2018); Springfield Green Almshouses (as from 15th April 2018); Writtle Almshouse Charity, Copland Almshouse Charity, Brightlingsea Santiago Almshouse Charity and Chelmsford Almshouse Charity (as from 1st July 2018); Ernest Elijah Everitt Trust (as from 29th July 2020); Mary Dains Almshouses (as from 1st September 2020) and Fullers Almshouse Charity (as from 31st December 2021). The Clerk to the Charity is also Clerk to other almshouse charities.

Statement of Major Risks
As an integral part of their management policy the Trustees maintain regular checks on risk factors which may adversely affect the Charity.

Through the employment of professional advisors the Trustees seek to ensure that all of the Charity's management and decision making processes take full account of, and comply with, relevant legislation and regulatory controls.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Legacy East Almshouse Partnership
Other Names:	LEAP
Charity Registered Number:	1155672
Address of Principal Office:	Newbridge Hill, West Bergholt, Essex, CO6 3ER

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS (CONTINUED)

Trustees:
The Trustees who served during the year and to the date of this report were:

Peter Hill	Chairman
Ian Dudley	Vice Chairman
Christopher Andrews	
Diana Hoy	
Michael Siggs	Retired 27 October 2021
Gerrard O'Driscoll	Retired 16 February 2022
Robert Neve	
Alison Pooley	
Brian Butcher	Retired 17 November 2021
Manda O'Connell	Appointed 17 November 2021
Clerk to the Charity:	Mrs Clare Heyes, 18 Newbridge Hill, West Bergholt, Essex, CO6 3ER 07803 908686
Auditors:	Haines Watts, Town Wall House, 4 Balkerne Hill, Colchester, Essex, CO3 3AD
Bankers:	The Co-operative Bank, Delf House, Southway, Skelmersdale, WN8 6WT

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed.

The Trustees are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity Commissions website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on: 27th October 2022

and signed on their behalf by: .....
Peter Hill

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2021

OPINION

We have audited the financial statements of Legacy East Almshouse Partnership for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2021, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISA's (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date the financial statements are authorised for issue.

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement in the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report is this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2021

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement on page 6, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related.to going concern and using the going concern basis of accounting unless the trustees either intends to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We considered the risk of fraud through management override and in response, we incorporated testing of manual journal entries into our audit approach throughout the financial year.
- We also considered the risk of fraud through assumptions and judgements used within accounting estimates and in response, reviewed and scrutinised these estimates in order to detect possible management bias.
- We also considered the risk of fraud associated with the preparation of the financial statements and in response, tested the disclosures prepared against relevant supporting documentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Haines Watts

HAINES WATTS
STATUTORY AUDITORS
Town Wall House
Balkerne Hill
Colchester
Essex CO3 3AD

Date: 27.10.2022

Haines Watts is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

LEGACY EAST ALMSHOUSE PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2021 £	Unrestricted Funds (Legacy East Almshouse Partnership) 2020 £	Restricted Fund (Linked Charities) 2021 £	Restricted Fund (Linked Charities) 2020 £	Total (Combined) 2021 £	Total (Combined) 2020 £
INCOME AND ENDOWMENTS FROM:							
Charitable Activities	3	45,000	39,733	303,766	257,440	348,766	297,173
Investment Income	4	6	247	2,479	3,796	2,485	4,043
TOTAL		45,006	39,980	306,245	261,236	351,251	301,216
EXPENDITURE ON:							
Charitable Activities	5	27,505	25,106	223,623	201,429	251,128	226,535
TOTAL		27,505	25,106	223,623	201,429	251,128	226,535
NET		17,501	14,874	82,622	59,807	100,123	74,681
NET GAINS/(LOSSES) ON INVESTMENTS	9	-	-	85,158	10,424	85,158	10,424
NET INCOME		17,501	14,874	167,780	70,231	185,281	85,105
TRANSFERS BETWEEN FUNDS		-	-	-	-	-	-
OTHER RECOGNISED GAINS/(LOSSES)							
Gain on Revaluation of Housing Properties	8	-	-	-	3,570,412	-	3,570,412
NET MOVEMENT IN FUNDS		17,501	14,874	167,780	3,640,643	185,281	3,655,517
RECONCILIATION OF FUNDS:							
Total Funds Brought Forward		60,750	45,876	6,972,864	3,332,221	7,033,614	3,378,097
Total Funds Carried Forward		78,251	60,750	7,140,644	6,972,864	7,218,895	7,033,614

All incoming resources and resources expended derive from continuing activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

BALANCE SHEET
AS AT 31 DECEMBER 2021

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2021 £	2020 £	Restricted Fund (Linked Charities) 2021 £	2020 £	Total (Combined) 2021 £	2020 £
FIXED ASSETS							
Tangible Fixed Assets	8	-	-	6,024,082	6,024,082	6,024,082	6,024,082
Investments	9	-	-	941,609	583,951	941,609	583,951
		-	-	6,965,691	6,608,033	6,965,691	6,608,033
CURRENT ASSETS							
Debtors and Prepayments	10	26,866	39,163	137,232	145,778	164,098	184,941
Cash at Bank and in Hand	11	173,144	126,558	262,275	462,253	435,419	588,811
		200,010	165,721	399,507	608,031	599,517	773,752
CREDITORS: Amounts falling due with one year	12	121,759	104,971	86,972	91,380	208,731	196,351
NET CURRENT ASSETS		78,251	60,750	312,535	516,651	390,786	577,401
TOTAL ASSETS LESS CURRENT LIABILITIES		78,251	60,750	7,278,226	7,124,684	7,356,477	7,185,434
CREDITORS: Amounts falling due after more than one year	13	-	-	137,582	151,820	137,582	151,820
NET ASSETS	15	78,251	60,750	7,140,644	6,972,864	7,218,895	7,033,614
CAPITAL AND RESERVES							
Restricted Funds		-	-	7,140,644	6,972,864	7,140,644	6,972,864
Unrestricted Funds		78,251	60,750	-	-	78,251	60,750
		78,251	60,750	7,140,644	6,972,864	7,218,895	7,033,614

Peter Hill) TRUSTEES

Robert Neve

These accounts were approved by the Trustees on 17th October 2022

LEGACY EAST ALMSHOUSE PARTNERSHIP

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds (Legacy East Almshouse Partnership)		Restricted Funds (Linked Charities)		Total (Combined)	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES						
Net Movement in Funds	**17,501**	14,874	**167,780**	3,640,643	**185,281**	3,655,517
Gain on Revaluation of Housing Properties	**-**	-	**-**	(3,570,412)	**-**	(3,570,412)
(Gains)/Losses on Investments	**-**	-	**(85,158)**	(10,424)	**(85,158)**	(10,424)
Dividends from Investments and Interest	**(6)**	(247)	**(2,479)**	(3,796)	**(2,485)**	(4,043)
Decrease/(Increase) in Debtors	**12,297**	(22,093)	**8,546**	(13,633)	**20,843**	(35,726)
(Decrease)/Increase in Creditors (exc. Loans)	**16,788**	(18,075)	**(4,593)**	(51,728)	**28,983**	(69,803)
Cash Provided by/(Used) by Operating Activities	**46,580**	(25,541)	**84,096**	(9,350)	**147,464**	(34,891)
CASH FLOW FROM INVESTING ACTIVITIES						
Dividends from Investments and Interest	**6**	247	**2,479**	3,796	**2,485**	4,043
Purchase of Investments	**-**	-	**(332,753)**	(150)	**(332,753)**	(150)
Proceeds from Sale of Investments	-	-	**60,253**	30,000	60,253	30,000
Cash Provided by/(Used) by Investing Activities	**6**	247	**(270,021)**	33,646	**(270,015)**	33,893
CASH FLOW FROM FINANCING ACTIVITIES						
Repayment of Loans	**-**	-	**(14,053)**	(13,836)	**(14,052)**	(13,836)
Cash Used by Financing Activities	-	-	**(14,053)**	(13,836)	**(14,052)**	(13,836)
INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	**46,586**	(25,294)	**(199,978)**	10,460	**(153,392)**	(14,834)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**126,558**	151,852	**462,253**	451,793	**588,811**	603,645
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	**173,144**	126,558	**262,275**	462,253	**435,419**	588,811

The cash and cash equivalents of the Linked Charities are as follows:

	2021	2020
	£	£
Brightlingsea Santiago Almshouse Charity	**64,496**	64,488
Chelmsford Almshouse Charity	**20,405**	95,394
Dr West Memorial Home	**1,565**	1,564
Hoddesdon Home for the Aged Poor	**-**	-
Miss Rutland's Almshouses	**16,261**	16,259
Nethaniah Home	**-**	-
Loughton Almshouse Charity	**27,887**	27,883
Sprowston War Memorial Trust	**-**	-
John Gilders and Maskell Almshouse Charity	**781**	781
Springfield Green Almshouses	**15,415**	15,414
Writtle Almshouses	**26,144**	26,141
Ernest Elijah Everitt Trust	**85,026**	185,004
Mary Dains Cottages	**4,295**	29,325
	262,275	462,253

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. INTRODUCTION

Legacy East Almshouse Partnership acts as corporate trustee for fifteen almshouse charities, these are Brightlingsea Almshouse Charity, Chelmsford Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, Ernest Elijah Everitt Trust, Mary Dains Cottages, Copland Almshouse Charity and Fullers Almshouse Charity.

All charities, with the exception of Copland Almshouse Charity and Fullers Almshouse Charity, have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020.

Legacy East Almshouse Partnership is the reporting charity and these financial statements are the aggregation for itself and all of the other linked charities. Legacy East Almshouse Partnership is disclosed as an unrestricted fund with the Linked Charities being restricted funds and the total amounts being a combination of both unrestricted and restricted funds.

2. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's accounts.

a) General Information and Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The accounts are prepared using the historical cost accounting rules except that that freehold properties are included at valuation and investments are included at their market value.

Component Accounting is not applied since the replacement of those components of the property which have a shorter useful life than the main structure is not capitalised but written off as incurred to the General Fund or the Extraordinary Repair Fund.

b) Fund Accounting

Restricted funds are funds received by the Charity for a specific purpose and can only be used for that purpose. Unrestricted funds are available to spend on activities that further any of the purposes of Charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

c) Going Concern

The Trustees have considered the potential impact of COVID-19 on the Charity's financial position and whether the Charity's ability to continue as a going concern was likely to be affected. The Trustees consider that the income to the Charity would not be affected in any material way as their beneficiaries are mostly of retirement age with fixed incomes related to statutory pensions, private pensions, universal credit and housing benefit. Nevertheless, the impact of COVID-19 might result in voids being of longer duration during pandemic restrictions. Based on these assessments, cash and the current funds available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual reports and accounts.

d) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate.

Donations and other voluntary income are reflected in the accounts for the period in which they are received. Donations in kind are recognised by the Charity when received except in the case of services provided free or undervalue by voluntary staff or others which are not reflected in the accounts.

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. ACCOUNTING POLICIES (CONTINUED)

e) Interest Received
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

f) Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g) Repairs and Maintenance of Properties
The charges in the Statement of Financial Activities in respect of Cyclical Maintenance and Extraordinary Repairs reflect the Trustees' constant concern to keep the properties in good condition and are in accordance with the Almshouse Associations' recommendation that Almshouse Charities should set aside each year specific sums in this respect. Transfers are made from the General Fund each year to the Extraordinary Repair Fund to cover extraordinary repairs as they arise and to the Cyclical Maintenance Fund to cover repairs which arise on a cyclical basis.

h) Support Costs
The Charity's governance costs are allocated entirely to the Almshouse Costs since support costs relating to other activities are considered immaterial.

i) Tangible Fixed Assets
The housing properties are included in the accounts at their insurance value. Additions after each revaluation are included at cost until a further revaluation.

Revaluations are performed with sufficient regularity to ensure that the carrying amounts are not materially misstated.

The cost of refurbishment and improvements to the existing property are written off to the Revenue Reserve as incurred. Any major improvements or extensions to the property are capitalised.

j) Investments
Investments are shown on the Balance Sheet at their market value. Changes in market values during an accounting period are reflected in the accounts as unrealised gains or losses. Upon disposal of an investment the difference between original cost and disposal proceeds is reflected in the accounts as a realised gain or loss and an adjustment is made to unrealised gains or losses to reverse unrealised movements in value in earlier years.

k) Debtors
Contributions and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

l) Cash at Bank
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Almshouse Management						
Management and Administration Fees	**45,000**	39,733	-	-	**45,000**	39,733
	45,000	39,733	-	-	**45,000**	39,733
Almshouse Income						
Contributions Due	-	-	**309,846**	266,137		266,137
Losses from Voids	-	-	**(6,080)**	(8,697)		(8,697)
	-	-	**303,766**	257,440	**303,766**	257,440
	-	39,733	**303,766**	257,440	**348,766**	297,173

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4. INVESTMENT INCOME

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Dividends Receivable from Listed Investments	-	-	2,428	2,542	2,428	2,542
Bank Deposit Account Interest Receivable	6	247	51	1,254	57	1,501
	6	247	2,479	3,796	2,485	4,043

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Almshouse Management Operating Costs						
Clerks Fees and Expenses	25,200	21,727	-	-	25,200	21,727
Accountancy Fees	1,692	1,434	-	-	1,692	1,434
Trustees' Expenses	418	353	-	-	418	353
Sundry Expenses	195	185	-	-	195	185
Subscription	-	407	-	-	-	407
Donation to the Almshouse Association	-	1,000	-	-	-	1,000
	27,505	25,106	-	-	27,505	25,106
Almshouse Costs						
Vacant Property Costs	-	-	238	614	238	614
Water Charges	-	-	1,131	737	1,131	737
Light and Heat	-	-	11,733	10,207	11,733	10,207
Insurance	-	-	7,498	5,582	7,498	5,582
Repairs and Renewals	-	-	33,365	22,014	33,365	22,014
Extraordinary Repairs	-	-	91,627	84,244	91,627	84,244
Cyclical Repairs	-	-	3,905	2,950	3,905	2,950
Gardening	-	-	9,127	5,695	9,127	5,695
Cleaning	-	-	1,272	1,378	1,272	1,378
Bad Debts	-	-	235	761	235	761
Sundry Expenses	-	-	264	342	264	342
Housing Loan Interest	-	-	3,220	4,692	3,220	4,692
	-	-	163,615	139,216	163,615	139,216
Support Costs – Governance Costs						
Administration Fees	-	-	41,600	36,533	41,600	36,533
Auditor's Remuneration	-	-	18,408	22,302	18,408	22,302
Legal and Professional Fees	-	-	-	1,760	-	1,760
Almshouse Association Subscriptions	-	-	-	1,618	-	1,618
	-	-	223,623	201,429	223,623	201,429
	27,505	25,106	223,623	201,429	251,128	226,535

6. NET INCOME/(EXPENDITURE) FOR THE YEAR

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
This is stated after charging:						
Auditor's Remuneration:						
Audit Fees	540	600	5,460	7,800	6,000	8,400
Accountancy Fees	1,152	834	12,948	14,502	14,100	15,336
	1,692	1,434	18,408	22,302	20,100	23,736

7. RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

No trustees were remunerated year ended 31 December 2021 or the year ended 31 December 2020.

Two trustees were reimbursed travelling expenses of £418 by Legacy East Almshouse Partnership during the year ended 31 December 2021, three trustees were reimbursed travelling expenses of £353 by Legacy East Almshouse Partnership during the year ended 31 December 2020.

There were no other related party transactions during the year ended 31 December 2021 or the year ended 31 December 2020.

8. HOUSING PROPERTIES

	Restricted Funds Linked Charities	
	2021	2020
	£	£
COST OR VALUATION		
At beginning of the year	6,024,082	2,662,322
Gain on Revaluation	-	3,361,760
At end of the year	6,024,082	6,024,082
DEPRECIATION		
At beginning of the year	-	208,652
Adjustment on Revaluation	-	(208,652)
At end of the year	-	-
NET BOOK VALUE		
At beginning of the year	6,024,082	2,453,670
At end of the year	6,024,082	6,024,082

The housing properties were revalued during the year ended 31 December 2020 to their insurance reinstatement values.

The cost or valuation as at 31 December 2021 is represented by:		
Cost	1,407,507	1,407,507
Accumulated revaluation gains	4,616,575	4,616,575
	6,024,082	6,024,082

9. INVESTMENTS

	Restricted Funds Linked Charities	
	2021	2020
	£	£
Listed Investments		
Market value at beginning of the year	583,951	603,377
Additions at cost	332,753	150
Disposal proceeds	(60,253)	(30,000)
Revaluation gains/(losses)	85,158	10,424
Market value at end of the year	941,609	583,951
The cost or valuation as at 31 December 2021 is represented by:		
Cost	678,932	390,732
Accumulated revaluation gains	262,677	193,219
	941,609	583,951

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

10. DEBTORS AND PREPAYMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Linked Charities	26,214	39,163	-	-	26,214	39,163
Contributions in Arrears	-	-	13,320	12,007	13,320	12,007
Other Debtors	225	-	1,132	33,296	1,357	33,296
Legacy East Almshouse Partnership	-	-	114,420	95,017	114,420	95,017
Prepayments and Accrued Income	427	-	8,360	5,458	8,787	5,458
	26,866	39,163	137,232	145,778	164,098	184,941

11. CASH AT BANK AND IN HAND

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Co-operative Bank Current Account	103,039	76,459	-	-	103,039	76,459
Barclays Current Account	-	-	130	25,160	130	25,160
COIF Deposit Account	70,105	50,099	262,145	437,093	332,250	487,192
	173,144	126,558	262,275	462,253	435,419	588,811

12. CREDITORS: Amounts due within one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Loans (see note 14)	-	-	14,145	13,960	14,145	13,960
Linked Charities	114,420	95,017	-	-	114,420	95,017
Contributions in Received in Advance	-	-	6,659	7,578	6,659	7,578
Other Creditors	6,163	8,472	20,526	8,882	26,689	17,354
Legacy East Almshouse Partnership	-	-	26,214	39,163	26,214	39,163
Accruals and Deferred Income	1,176	1,482	19,428	21,797	20,604	23,279
	121,759	104,971	86,972	91,380	208,731	196,351

13. CREDITORS: amounts falling due after more than one year

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Loans (see note 14)	-	-	137,582	151,820	137,582	151,820

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

14. LOANS

During the year ended 31 March 2015 the Hoddesdon Cottage Homes for the Aged Poor current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 Genesis Housing Association Ltd made a loan of £73,232 to Nethaniah Home so that substantial improvements to the housing properties could be carried out. A further loan for £10,000 was advanced during the year ended 31 December 2016. The loan is interest free loan and is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 December 2007 Sprowston War Memorial Trust borrowed £45,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 104 and 106 North Walsham Road, Norwich.

During the year ended 31 December 2008 Springfield Green Almshouses borrowed £30,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 40 and 42 Springfield Road, Chelmsford.

The loans are repayable in monthly instalments as follows:

	Restricted Funds Linked Charities			
	2021		2020	
	£	£	£	£
In one year or less		14,145		13,960
Between one and two years	14,337		14,138	
Between two and five years	44,287		43,613	
In five years or more	78,958		94,069	
		137,582		151,820
		151,727		165,780

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Legacy East Almshouse Partnership				
Unrestricted Funds – General Fund	-	-	78,251	78,251
Linked Charities				
Endowment Funds:				
Permanent Endowment Funds	-	35,863	-	35,863
Housing Property Reserves	2,763,157	-	(48,137)	2,715,020
Housing Property Revaluation Reserves	2,935,329	-	-	2,935,329
Restricted Funds:				
Social Housing Grant Funds	325,596	-	-	325,596
Unrestricted Funds:				
Cyclical Maintenance Funds	-	84,223	84,010	168,233
Extraordinary Repair Funds	-	181,763	39,006	220,769
General Funds	-	639,760	100,074	739,834
	6,024,082	941,609	174,953	7,140,644
	6,024,082	941,609	253,204	7,218,895

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

16. FINANCIAL COMMITMENTS

	Unrestricted Funds Legacy East Almshouse Partnership		Restricted Funds Linked Charities		Total Combined	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Authorised and Contracted For:						
Loughton Almshouse Charity						
Replacement secondary glazing	-	-	4,200	-	4,200	-
Ernest Elijah Everitt Trust						
Replacement boundary wall	-	-	-	31,085	-	31,085
Authorised but not Contracted For:						
Mary Dains Cottages						
Replacement roof	-	-	140,000	-	140,000	-

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Restricted Fund Balances Brought Forward £	Almshouse Income £	Investment Income £	Almshouse Costs £	Gains/Losses on Investments £	Gains/Losses on Revaluation Of Housing Properties £	Restricted Fund Balances Carried Forward £
Year Ended 31 December 2021							
Brightlingsea Santiago Almshouse Charity	914,578	52,027	32	(16,249)	272	-	950,660
Chelmsford Almshouse Charity	849,290	32,441	1,492	(64,015)	14,445	-	833,653
Dr West Memorial Home	133,771	7,950	-	(2,394)	7,313	-	146,640
Hoddesdon Home for the Aged Poor	355,483	26,911	150	(9,133)	2,582	-	375,993
Miss Rutland's Almshouses	591,988	26,870	2	(11,085)	12,684	-	620,459
Nethaniah Home	520,213	20,348	-	(6,940)	1,562	-	535,183
Loughton Almshouse Charity	495,826	25,705	3	(12,221)	1,845	-	511,158
Sprowston War Memorial Trust	174,385	11,026	-	(5,355)	1,514	-	181,570
John Gilders and Maskell Almshouse Charity	566,598	22,437	7	(7,332)	17,108	-	598,818
Springfield Green Almshouses	336,670	13,703	517	(6,289)	5,112	-	349,713
Writtle Almshouses	355,846	14,467	3	(8,304)	464	-	362,476
Ernest Elijah Everitt Trust	675,057	18,983	22	(42,046)	2,388	-	654,404
Mary Dains Cottages	1,003,159	30,898	251	(32,260)	17,869	-	1,019,917
	6,972,864	303,766	2,479	(223,623)	85,158	-	7,140,644
Year Ended 31 December 2020							
Brightlingsea Santiago Almshouse Charity	399,261	47,218	237	(20,241)	(49)	488,152	914,578
Chelmsford Almshouse Charity	221,524	33,994	1,848	(25,685)	(5,387)	622,996	849,290
Dr West Memorial Home	119,428	5,377	3	(6,879)	(1,813)	17,655	133,771
Hoddesdon Home for the Aged Poor	261,643	20,024	158	(44,266)	(865)	118,789	355,483
Miss Rutland's Almshouses	588,028	25,300	13	(12,629)	(3,087)	(5,637)	591,988
Nethaniah Home	359,776	19,665	-	(9,721)	(273)	150,766	520,213
Loughton Almshouse Charity	318,943	25,547	59	(8,070)	(382)	159,729	495,826
Sprowston War Memorial Trust	127,114	10,690	-	(5,706)	(301)	42,588	174,385
John Gilders and Maskell Almshouse Charity	356,854	22,106	8	(7,116)	6,216	188,530	566,598
Springfield Green Almshouses	132,927	13,210	533	(7,413)	(477)	197,890	336,670
Writtle Almshouses	82,736	13,021	45	(7,280)	(57)	267,381	355,846
Ernest Elijah Everitt Trust	184,801	18,550	747	(9,041)	-	480,000	675,057
Mary Dains Cottages	179,186	2,738	145	(37,382)	16,899	841,573	1,003,159
	3,332,221	257,440	3,796	(201,429)	10,424	3,570,412	6,972,864

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2021

	Fixed Assets Tangible Assets Housing Properties	Investments £	Debtors and Prepayments £	Cash at Bank and in Hand £	Creditors: Amounts due within One Year £	Creditors: Amount due in more than One Year £	Net Assets £
Year Ended 31 December 2021							
Brightlingsea Santiago Almshouse Charity	853,006	20,881	16,617	64,496	(4,340)	-	950,660
Chelmsford Almshouse Charity	639,754	194,703	1,699	20,405	(22,908)	-	833,653
Dr West Memorial Home	74,348	67,462	4,812	1,565	(1,547)	-	146,640
Hoddesdon Home for the Aged Poor	401,372	23,380	6,376	-	(8,522)	(46,613)	375,993
Miss Rutland's Almshouses	472,292	116,609	18,447	16,261	(3,150)	-	620,459
Nethaniah Home	552,860	24,885	11,265	-	(8,049)	(45,778)	535,183
Loughton Almshouse Charity	450,000	23,497	12,536	27,887	(2,762)	-	511,158
Sprowston War Memorial Trust	185,668	20,651	6,643	-	(3,938)	(27,454)	181,570
John Gilders and Maskell Almshouse Charity	456,217	133,459	11,796	781	(3,435)	-	598,818
Springfield Green Almshouses	297,115	48,451	9,711	15,415	(3,242)	(17,737)	349,713
Writtle Almshouses	319,877	9,722	9,884	26,144	(3,151)	-	362,476
Ernest Elijah Everitt Trust	480,000	102,388	833	85,026	(13,843)	-	654,404
Mary Dains Cottages	841,573	155,521	26,613	4,295	(8,085)	-	1,019,917
	6,024,082	941,609	137,232	262,275	(86,972)	(137,582)	7,140,644
Year Ended 31 December 2020							
Brightlingsea Santiago Almshouse Charity	853,006	609	1,608	64,488	(5,133)	-	914,578
Chelmsford Almshouse Charity	639,754	105,258	15,192	95,394	(6,308)	-	849,290
Dr West Memorial Home	74,348	55,149	3,940	1,564	(1,230)	-	133,771
Hoddesdon Home for the Aged Poor	401,372	20,798	471	-	(14,895)	(52,263)	355,483
Miss Rutland's Almshouses	472,292	93,925	11,381	16,259	(1,869)	-	591,988
Nethaniah Home	552,860	8,323	17,884	-	(7,528)	(51,326)	520,213
Loughton Almshouse Charity	450,000	11,652	8,425	27,883	(2,134	-	495,826
Sprowston War Memorial Trust	185,668	9,137	12,999	-	(4,159)	(29,260)	174,385
John Gilders and Maskell Almshouse Charity	456,217	101,351	10,270	781	(2,021)	-	566,598
Springfield Green Almshouses	297,115	38,339	7,956	15,414	(3,183)	(18,971)	336,670
Writtle Almshouses	319,877	1,758	9,758	26,141	(1,688)	-	355,846
Ernest Elijah Everitt Trust	480,000	-	13,018	185,004	(2,965)	-	675,057
Mary Dains Cottages	841,573	137,652	32,876	29,325	(38,267)	-	1,003,159
	6,024,082	583,951	145,778	462,253	(91,380)	(151,820)	6,972,864

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	52,027		49,406	
Losses from Voids	-		(2,188)	
		52,027		47,218
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	24		26	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	8		211	
		32		237
TOTAL INCOME		52,059		47,455
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		91	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	1,108		1,076	
Repairs and Renewals	4,081		3,707	
Extraordinary Repairs	-		2,400	
Cyclical Repairs	-		-	
Gardening	1,510		1,143	
Cleaning	1,272		1,378	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		1,257	
Depreciation of Housing Properties	-		-	
		7,971		11,052
Support Costs – Governance				
Administration Fees	6,400		6,400	
Accountancy Fees	1,878		2,610	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		179	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		8,278		9,189
TOTAL EXPENDITURE		16,249		20,241
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		35,810		27,214
NET INVESTMENT GAINS/(LOSSES)		272		(49)
NET INCOME/(EXPENDITURE)		36,082		27,165
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		488,152
NET MOVEMENT IN FUNDS		36,082		515,317
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		914,578		399,261
Total Funds Carried Forward		950,660		914,578

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	853,006		364,854	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		488,152	
Net Book Value at end of the year		853,006		853,006
Listed Investments				
Market Value at Beginning of the year	609		658	
Additions at cost	20,657		-	
Disposal Proceeds	(657)		-	
Gain/(Loss) on Revaluation	272		(49)	
Market Value at end of the year		20,881		609
		873,887		853,615
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	1,098		465	
Other Debtors	58		58	
Legacy East Almshouse Partnership	14,304		-	
Prepayments and Accrued Income	1,157		1,085	
		16,617		1,608
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	64,496		64,488	
		64,496		64,488
		81,113		66,096
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(1,192)		(1,650)	
Other Creditors	(1,270)		(106)	
Legacy East Almshouse Partnership	-		(1,355)	
Accruals and Deferred Income	(1,878)		(2,022)	
		(4,340)		(5,133)
NET CURRENT ASSETS/(LIABILITIES)		76,773		60,963
TOTAL ASSETS LESS CURRENT LIABILITIES		950,660		914,578
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		950,660		914,578
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	292,988		292,988	
Housing Property Revaluation Reserve	425,018		425,018	
		718,006		718,006
Restricted Funds:				
Social Housing Grant Fund		135,000		135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	18,302		11,128	
Extraordinary Repair Fund	20,009		15,409	
General Fund	59,343		35,035	
		97,654		61,572
		950,660		914,578

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	292,988	-	-	-	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	-	-	-	425,018
	718,006	-	-	-	-	-	718,006
Restricted Funds							
Social Housing Grant Fund	135,000	-	-	-	-	-	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	11,128	-	-	-	7,174	-	18,302
Extraordinary Repair Fund	15,409	-	-	215	4,385	-	20,009
General Fund	35,035	52,059	(16,249)	57	(11,559)	-	59,343
	61,572	52,059	(16,249)	272	-	-	97,654
Total Funds	914,578	52,059	(16,249)	272	-	-	950,660
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	168,010	-	-	-	81,743	43,235	292,988
Housing Property Revaluation Reserve	-	-	-	-	-	425,018	425,018
	168,010	-	-	-	81,743	468,253	718,006
Restricted Funds							
Social Housing Grant Fund	115,101	-	-	-	-	19,899	135,000
Unrestricted Funds							
Cyclical Maintenance Fund	4,296	-	-	-	6,832	-	11,128
Extraordinary Repair Fund	11,233	-	-	-	4,176	-	15,409
General Fund	100,621	47,455	(20,241)	(49)	(92,751)	-	35,035
	116,150	47,455	(20,241)	(49)	(81,743)	-	61,572
Total Funds	399,261	47,455	(20,241)	(49)	-	488,152	914,578

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	292,988	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	425,018
Restricted Funds:				
Social Housing Grant Fund	135,000	-	-	135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	18,302	18,302
Extraordinary Repair Fund	-	20,009	-	20,009
General Fund	-	872	58,471	59,343
	853,006	20,881	76,773	950,660

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £135,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

CHELMSFORD ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	37,368		34,573	
Losses from Voids	(4,927)		(579)	
		32,441		33,994
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	1,481		1,686	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	11		162	
		1,492		1,848
TOTAL INCOME		33,933		35,842
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	91		-	
Water Charges	129		196	
Light and Heat	4,810		5,778	
Insurance	812		796	
Repairs and Renewals	1,765		1,498	
Extraordinary Repairs	46,523		8,250	
Cyclical Repairs	2,205		-	
Gardening	1,200		676	
Cleaning	-		-	
Bad Debts	30		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		57,565		17,194
Support Costs – Governance				
Administration Fees	4,800		4,800	
Auditor's Remuneration	1,650		2,172	
Legal and Professional Fees	-		1,340	
Almshouse Association Subscription	-		179	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		6,450		8,491
TOTAL EXPENDITURE		(64,015)		25,685
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(30,082)		10,157
NET INVESTMENT GAINS/(LOSSES)		14,445		(5,387)
NET INCOME/(EXPENDITURE)		(15,637)		4,770
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		622,996
NET MOVEMENT IN FUNDS		(15,637)		627,766
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		849,290		221,524
Total Funds Carried Forward		833,653		849,290

CHELMSFORD ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	639,754		16,758	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		622,996	
Net Book Value at end of the year		639,754		639,754
Listed Investments				
Market Value at Beginning of the year	105,258		110,645	
Additions at cost	118,265		-	
Disposal Proceeds	(43,265)		-	
Gain/(Loss) on Revaluation	14,445		(5,387)	
Market Value at end of the year		194,703		105,258
		834,457		745,012
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	806		658	
Other Debtors	45		-	
Legacy East Almshouse Partnership	-		13,738	
Prepayments and Accrued Income	848		796	
		1,699		15,192
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	20,405		95,394	
		20,405		95,394
		22,104		110,586
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(129)		(209)	
Other Creditors	(5,913)		(3,849)	
Legacy East Almshouse Partnership	(14,921)		-	
Accruals and Deferred Income	(1,945)		(2,250)	
		(22,908)		(6,308)
NET CURRENT ASSETS/(LIABILITIES)		(804)		104,278
TOTAL ASSETS LESS CURRENT LIABILITIES		833,653		849,290
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		833,653		849,290
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	18,000		16,699	
Housing Property Reserve	21,241		21,241	
Housing Property Revaluation Reserve	618,513		618,513	
		657,754		656,453
Restricted Funds:				
Social Housing Grant Fund			-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	11,521		8,346	
Extraordinary Repair Fund	21,734		16,827	
General Fund	142,644		167,664	
		175,899		192,837
		833,653		849,290

CHELMSFORD ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	**16,699**	**-**	**-**	**1,301**	**-**	**-**	**18,000**
Housing Property Reserve	**21,241**	**-**	**-**	**-**	**-**	**-**	**21,241**
Housing Property Revaluation Reserve	**618,513**	**-**	**-**	**-**	**-**	**-**	**618,513**
	656,453	**-**	**-**	**1,301**	**-**	**-**	**657,754**
Restricted Funds							
Social Housing Grant Fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unrestricted Funds							
Cyclical Maintenance Fund	**8,346**	**-**	**(2,205)**	**-**	**5,380**	**-**	**11,521**
Extraordinary Repair Fund	**16,827**	**-**	**-**	**1,618**	**3,289**	**-**	**21,734**
General Fund	**167,664**	**33,933**	**(61,810)**	**11,526**	**(8,669)**	**-**	**142,644**
	192,837	**33,933**	**(64,015)**	**13,144**	**-**	**-**	**175,899**
Total Funds	**849,290**	**33,933**	**(64,015)**	**14,445**	**-**	**-**	**833,653**
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	18,047	-	-	(1,348)	-	-	16,699
Housing Property Reserve	16,758	-	-	-	-	4,483	21,241
Housing Property Revaluation Reserve	-	-	-	-	-	618,513	618,513
	34,805	-	-	(1,348)	-	622,996	656,453
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,222	-	-	-	5,124	-	8,346
Extraordinary Repair Fund	14,013	-	-	(318)	3,132	-	16,827
General Fund	169,484	35,842	(25,685)	(3,721)	(8,256)	-	167,664
	186,719	35,842	(25,685)	(4,039)	-	-	192,837
Total Funds	221,524	35,842	(25,685)	(5,387)	-	622,996	849,290

CHELMSFORD ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	18,000	-	18,000
Housing Property Reserve	21,241	-	-	21,241
Housing Property Revaluation Reserve	618,513	-	-	618,513
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	11,521	11,521
Extraordinary Repair Fund	-	21,734	-	21,734
General Fund	-	154,969	(12,325)	142,644
	639,754	194,703	(804)	833,653

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DR WEST MEMORIAL HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	7,950		7,114	
Losses from Voids	-		(1,737)	
		7,950		5,377
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		3	
		-		3
TOTAL INCOME		7,950		5,380
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		41	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	134		124	
Repairs and Renewals	108		523	
Extraordinary Repairs	-		3,885	
Cyclical Repairs	-		-	
Gardening	284		304	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		526		4,877
Support Costs – Governance				
Administration Fees	800		800	
Auditor's Remuneration	1,068		1,062	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		1,868		2,002
TOTAL EXPENDITURE		2,394		6,879
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		5,556		(1,499)
NET INVESTMENT GAINS/(LOSSES)		7,313		(1,813)
NET INCOME/(EXPENDITURE)		12,869		(3,312)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		17,655
NET MOVEMENT IN FUNDS		12,869		14,343
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		133,771		119,428
Total Funds Carried Forward		146,640		133,771

DR WEST MEMORIAL HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	74,348		56,693	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		17,655	
Net Book Value at end of the year		74,348		74,348
Listed Investments				
Market Value at Beginning of the year	55,149		56,962	
Additions at cost	5,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	7,313		(1,813)	
Market Value at end of the year		67,462		55,149
		141,810		129,497
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	228		78	
Other Debtors	-		-	
Legacy East Almshouse Partnership	4,517		3,796	
Prepayments and Accrued Income	67		66	
		4,812		3,940
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	1,565		1,564	
		1,565		1,564
		6,377		5,504
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		-	
Other Creditors	(479)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,068)		(1,230)	
		(1,547)		(1,230)
NET CURRENT ASSETS/(LIABILITIES)		4,830		4,274
TOTAL ASSETS LESS CURRENT LIABILITIES		146,640		133,771
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		146,640		133,771
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	60,118		60,118	
Housing Property Revaluation Reserve	14,230		14,230	
		74,348		74,348
Restricted Funds:				
Social Housing Grant Fund				-
Unrestricted Funds:				
Cyclical Maintenance Fund	5,181		3,870	
Extraordinary Repair Fund	14,939		12,767	
General Fund	52,172		42,786	
		72,292		59,423
		146,640		133,771

DR WEST MEMORIAL HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	60,118	-	-	-	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	-	-	-	14,230
	74,348	-	-	-	-	-	74,348
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,870	-	-	414	897	-	5,181
Extraordinary Repair Fund	12,767	-	-	1,624	548	-	14,939
General Fund	42,786	7,950	(2,394)	5,275	(1,445)	-	52,172
	59,423	7,950	(2,394)	7,313	-	-	72,292
Total Funds	133,771	7,950	(2,394)	7,313	-	-	146,640
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,693	-	-	-	-	3,425	60,118
Housing Property Revaluation Reserve	-	-	-	-	-	14,230	14,230
	56,693	-	-	-	-	17,655	74,348
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,115	-	-	(99)	854	-	3,870
Extraordinary Repair Fund	12,648	-	-	(403)	522	-	12,767
General Fund	46,972	5,380	(6,879)	(1,311)	(1,376)	-	42,786
	62,735	5,380	(6,879)	(1,813)	-	-	59,423
Total Funds	119,428	5,380	(6,879)	(1,813)	-	17,655	133,771

This page does not form part of the statutory financial statements

DR WEST MEMORIAL HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Funds	-	-	-	-
Housing Property Reserve	60,118	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	14,230
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	5,181	-	5,181
Extraordinary Repair Fund	-	14,939	-	14,939
General Fund	-	47,342	4,830	52,172
	74,348	67,462	4,830	146,640

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	26,911		23,155	
Losses from Voids	-		(3,131)	
		26,911		20,024
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	150		158	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		150		158
TOTAL INCOME		27,061		20,182
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	86		106	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	488		452	
Repairs and Renewals	876		1,552	
Extraordinary Repairs	1,900		35,088	
Cyclical Repairs	-		-	
Gardening	1,134		1,217	
Cleaning	-		-	
Bad Debts	-		761	
Sundry Expenses	33		22	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		4,517		39,198
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,416		1,728	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		5,068
TOTAL EXPENDITURE		9,133		44,266
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		17,928		(24,084)
NET INVESTMENT GAINS/(LOSSES)		2,582		(865)
NET INCOME/(EXPENDITURE)		20,510		(24,949)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		118,789
NET MOVEMENT IN FUNDS		20,510		93,840
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		355,483		261,643
Total Funds Carried Forward		375,993		355,483

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	401,372		282,583	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		118,789	
Net Book Value at end of the year		401,372		401,372
Listed Investments				
Market Value at Beginning of the year	20,798		21,663	
Additions at cost	4,079		-	
Disposal Proceeds	(4,079)		-	
Gain/(Loss) on Revaluation	2,582		(865)	
Market Value at end of the year		23,380		20,798
		424,752		422,170
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	598		242	
Other Debtors	-		-	
Legacy East Almshouse Partnership	5,525		-	
Prepayments and Accrued Income	253		229	
		6,376		471
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		6,376		471
CREDITORS: Amounts falling due with one year				
Loans	(5,650)		(5,650)	
Contributions in Received in Advance	(636)		(1,062)	
Other Creditors	(820)		-	
Legacy East Almshouse Partnership	-		(6,611)	
Accruals and Deferred Income	(1,416)		(1,572)	
		(8,522)		(14,895)
NET CURRENT ASSETS		(2,146)		(14,424)
TOTAL ASSETS LESS CURRENT LIABILITIES		422,606		407,746
CREDITORS: Amounts falling due after more than one year				
Loans		(46,613)		(52,263)
NET ASSETS		375,993		355,483
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	299,555		299,555	
Housing Property Revaluation Reserve	101,817		101,817	
		401,372		401,372
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	19,836		14,755	
Extraordinary Repair Fund	7,949		6,903	
General Fund	(53,164)		(67,547)	
		(25,379)		(45,889)
		375,993		355,483

HODDESDON COTTAGE HOMES FOR THE AGED POOR

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	299,555	-		-	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	-	-	-	101,817
	401,372	-	-	-	-	-	401,372
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	14,755	-	-	1,494	3,587	-	19,836
Extraordinary Repair Fund	6,903	-	(1,900)	754	2,192	-	7,949
General Fund	(67,547)	27,061	(7,233)	334	(5,779)	-	(53,164)
	(45,889)	27,061	(9,133)	2,582	-	-	(25,379)
Total Funds	447,261	27,061	(9,133)	2,582	-	-	375,993
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	282,583	-		-	-	16,972	299,555
Housing Property Revaluation Reserve	-	-	-	-	-	101,817	101,817
	282,583	-	-	-	-	118,789	401,372
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	11,712	-	-	(373)	3,416	-	14,755
Extraordinary Repair Fund	7,309	-	-	(406)	-	-	6,903
General Fund	(39,961)	20,182	(44,266)	(86)	(3,416)	-	(67,547)
	(20,940)	20,182	(44,266)	(865)	-	-	(45,889)
Total Funds	261,643	20,182	(44,266)	(865)	-	118,789	447,261

This page does not form part of the statutory financial statements

HODDESDON COTTAGE HOMES FOR THE AGED POOR

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	299,555	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	101,817
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	12,833	7,003	19,836
Extraordinary Repair Fund	-	7,949	-	7,949
General Fund	-	2,598	(55,762)	(53,164)
	401,372	23,380	(48,759)	375,993

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MISS RUTLAND'S ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	26,870		25,814	
Losses from Voids	-		(514)	
		26,870		25,300
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	2		13	
		2		13
TOTAL INCOME		26,872		25,313
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		247	
Water Charges	-		-	
Light and Heat	499		500	
Insurance	585		564	
Repairs and Renewals	3,740		394	
Extraordinary Repairs	-		3,933	
Cyclical Repairs	-		1,188	
Gardening	1,630		735	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	15		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		6,469		7,561
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,416		1,728	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		5,068
TOTAL EXPENDITURE		11,085		12,629
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		15,787		12,684
NET INVESTMENT GAINS/(LOSSES)		12,684		(3,087)
NET INCOME/(EXPENDITURE)		28,471		9,597
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		(5,637)
NET MOVEMENT IN FUNDS		28,471		3,960
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		591,988		588,028
Total Funds Carried Forward		620,459		591,988

MISS RUTLAND'S ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	472,292		477,929	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		(5,637)	
Net Book Value at end of the year		472,292		472,292
Listed Investments				
Market Value at Beginning of the year	93,925		97,012	
Additions at cost	10,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	12,684		(3,087)	
Market Value at end of the year		116,609		93,925
		588,901		566,217
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	3,143		3,650	
Other Debtors	188		-	
Legacy East Almshouse Partnership	14,823		7,446	
Prepayments and Accrued Income	293		285	
		18,447		11,381
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	16,261		16,259	
		16,261		16,259
		34,708		27,640
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(848)		(197)	
Other Creditors	(821)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,481)		(1,672)	
		(3,150)		(1,869)
NET CURRENT ASSETS		31,558		25,771
TOTAL ASSETS LESS CURRENT LIABILITIES		620,459		591,988
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		620,459		591,988
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	248,952		248,952	
Housing Property Revaluation Reserve	223,340		223,340	
		472,292		472,292
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	15,579		10,896	
Extraordinary Repair Fund	17,038		13,301	
General Fund	115,550		95,499	
		148,167		119,696
		620,459		591,988

MISS RUTLAND'S ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	248,952	-	-	-	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	-	-	-	223,340
	472,292	-	-	-	-	-	472,292
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	10,896	-	-	1,096	3,587	-	15,579
Extraordinary Repair Fund	13,301	-	-	1,545	2,192	-	17,038
General Fund	95,499	26,872	(11,085)	10,043	(5,779)	-	115,550
	119,696	26,872	(11,085)	12,684	-	-	148,167
Total Funds	591,988	26,872	(11,085)	12,684	-	-	620,459
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	228,568	-	-	-	-	20,384	248,952
Housing Property Revaluation Reserve	249,361	-	-	-	-	(26,021)	223,340
	477,929	-	-	-	-	(5,637)	472,292
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,726	-	-	(246)	3,416	-	10,896
Extraordinary Repair Fund	11,581	-	-	(368)	2,088	-	13,301
General Fund	90,792	25,313	(12,629)	(2,473)	(5,504)	-	95,499
	110,099	25,313	(12,629)	(3,087)	-	-	119,696
Total Funds	588,028	25,313	(12,629)	(3,087)	-	(5,637)	591,988

MISS RUTLAND'S ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	248,952	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	223,340
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	12,163	3,416	15,579
Extraordinary Repair Fund	-	14,950	2,088	17,038
General Fund	-	89,496	26,054	115,550
	472,292	116,609	31,558	620,459

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

NETHANIAH HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	20,348		19,665	
Losses from Voids	-		-	
		20,348		19,665
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		20,348		19,665
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	666		642	
Repairs and Renewals	1,658		2,249	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		1,762	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		2,324		4,653
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,416		1,728	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		5,068
TOTAL EXPENDITURE		6,940		9,721
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		13,408		9,944
NET INVESTMENT GAINS/(LOSSES)		1,562		(273)
NET INCOME/(EXPENDITURE)		14,970		9,671
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		150,766
NET MOVEMENT IN FUNDS		14,970		160,437
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		520,213		359,776
Total Funds Carried Forward		535,183		520,213

NETHANIAH HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	552,860		402,094	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		150,766	
Net Book Value at end of the year		552,860		552,860
Listed Investments				
Market Value at Beginning of the year	8,323		8,596	
Additions at cost	15,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	1,562		(273)	
Market Value at end of the year		24,885		8,323
		577,745		561,183
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	5,117		2,318	
Other Debtors	-		-	
Legacy East Almshouse Partnership	5,816		15,242	
Prepayments and Accrued Income	332		324	
		11,265		17,884
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		11,265		17,884
CREDITORS: Amounts falling due with one year				
Loans	(5,549)		(5,549)	
Contributions in Received in Advance	(5)		(407)	
Other Creditors	(1,079)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,416)		(1,572)	
		(8,049)		(7,528)
NET CURRENT ASSETS/(LIABILITIES)		3,216		10,356
TOTAL ASSETS LESS CURRENT LIABILITIES		580,961		571,539
CREDITORS: Amounts falling due after more than one year				
Loans		(45,778)		(51,326)
NET ASSETS		535,183		520,213
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	171,750		171,750	
Housing Property Revaluation Reserve	339,110		339,110	
		510,860		510,860
Restricted Funds:				
Social Housing Grant Fund		42,000		42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	12,793		8,521	
Extraordinary Repair Fund	4,623		2,088	
General Fund	(35,093)		(43,256)	
		(17,677)		(32,647)
		535,183		520,213

NETHANIAH HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	171,750	-	-	-	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	-	-	-	339,110
	510,860	-	-	-	-	-	510,860
Restricted Funds							
Social Housing Grant Fund	42,000	-	-	-	-	-	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	8,521	-	-	685	3,587	-	12,793
Extraordinary Repair Fund	2,088	-	-	343	2,192	-	4,623
General Fund	(43,256)	20,348	(6,940)	534	(5,779)	-	(35,093)
	(32,647)	20,348	(6,940)	1,562	-	-	(17,677)
Total Funds	520,213	20,348	(6,940)	1,562	-	-	535,183
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	146,461	-	-	-	-	25,289	171,750
Housing Property Revaluation Reserve	219,814	-	-	-	-	119,296	339,110
	366,275	-	-	-	-	144,585	510,860
Restricted Funds							
Social Housing Grant Fund	35,819	-	-	-	-	6,181	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	5,248	-	-	(143)	3,416	-	8,521
Extraordinary Repair Fund	-	-	-	-	2,088	-	2,088
General Fund	(47,566)	19,665	(9,721)	(130)	(5,504)	-	(43,256)
	(42,318)	19,665	(9,721)	(273)	-	-	(32,647)
Total Funds	359,776	19,665	(9,721)	(273)	-	150,766	520,213

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NETHANIAH HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	171,750	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	339,110
Restricted Funds:				
Social Housing Grant Fund	42,000	-	-	42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	8,628	4,165	12,793
Extraordinary Repair Fund	-	4,623	-	4,623
General Fund	-	11,634	(46,727)	(35,093)
	552,860	24,885	(42,562)	535,183

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £42,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LOUGHTON ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	26,812		25,547	
Losses from Voids	(1,107)		-	
		25,705		25,547
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	3		59	
		3		59
TOTAL INCOME		25,708		25,606
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	398		144	
Repairs and Renewals	4,475		1,591	
Extraordinary Repairs	-		-	
Cyclical Repairs	1,700		-	
Gardening	795		1,260	
Cleaning	-		-	
Bad Debts	205		-	
Sundry Expenses	32		7	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		7,605		3,002
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,416		1,728	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		5,068
TOTAL EXPENDITURE		12,221		8,070
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		13,487		17,536
NET INVESTMENT GAINS/(LOSSES)		1,845		(382)
NET INCOME/(EXPENDITURE)		15,332		17,154
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		159,729
NET MOVEMENT IN FUNDS		15,332		176,883
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		495,826		318,943
Total Funds Carried Forward		511,158		495,826

LOUGHTON ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	450,000		290,271	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		159,729	
Net Book Value at end of the year		450,000		450,000
Listed Investments				
Market Value at Beginning of the year	11,652		12,034	
Additions at cost	10,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	1,845		(382)	
Market Value at end of the year		23,497		11,652
		473,497		461,652
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	230		2,712	
Other Debtors	-		-	
Legacy East Almshouse Partnership	9,658		5,713	
Prepayments and Accrued Income	2,648		-	
		12,536		8,425
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	27,887		27,883	
		27,887		27,883
		40,423		36,308
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(526)		(562)	
Other Creditors	(820)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,416)		(1,572)	
		(2,762)		(2,134)
NET CURRENT ASSETS/(LIABILITIES)		37,661		34,174
TOTAL ASSETS LESS CURRENT LIABILITIES		511,158		495,826
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		511,158		495,826
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund			-	
Housing Property Reserve	15,977		15,977	
Housing Property Revaluation Reserve	315,157		315,157	
		331,134		331,134
Restricted Funds:				
Social Housing Grant Fund		118,866		118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	14,021		11,298	
Extraordinary Repair Fund	22,902		19,831	
General Fund	24,235		14,697	
		61,158		45,826
		511,158		495,826

LOUGHTON ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,977	-	-	-	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	-	-	-	315,157
	331,134	-	-	-	-	-	331,134
Restricted Funds							
Social Housing Grant Fund	118,866	-	-	-	-	-	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	11,298	-	(1,700)	836	3,587	-	14,021
Extraordinary Repair Fund	19,831	-	-	879	2,192	-	22,902
General Fund	14,697	25,708	(10,521)	130	(5,779)	-	24,235
	45,826	25,708	(12,221)	1,845	-	-	61,158
Total Funds	495,826	25,708	(10,221)	1,845	-	-	551,158
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	14,989	-	-	-	-	988	15,977
Housing Property Revaluation Reserve	171,843	-	-	-	-	143,314	315,157
		-	-	-	-	144,302	331,134
Restricted Funds							
Social Housing Grant Fund	103,439	-	-	-	-	15,427	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	8,062	-	-	(180)	3,416	-	11,298
Extraordinary Repair Fund	17,945	-	-	(202)	2,088	-	19,831
General Fund	2,665	25,606	(8,070)	-	(5,504)	-	14,697
	28,672	25,606	(8,070)	(382)	-	-	45,826
Total Funds	318,943	25,606	(8,070)	(382)	-	159,729	495,826

This page does not form part of the statutory financial statements

LOUGHTON ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	15,977	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	315,157
Restricted Funds:				
Social Housing Grant Fund	118,866	-	-	118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	-	9,923	4,098	14,021
Extraordinary Repair Fund	-	9,222	13,680	22,902
General Fund	-	4,352	19,883	24,235
	450,000	23,497	37,661	511,158

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £118,866 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPROWSTON WAR MEMORIAL TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	11,026		10,690	
Losses from Voids	-		-	
		11,026		10,690
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		11,026		10,690
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	261		246	
Repairs and Renewals	360		355	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	1,952		2,081	
Depreciation of Housing Properties	-		-	
		2,573		2,682
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,182		1,284	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		2,782		3,024
TOTAL EXPENDITURE		5,355		5,706
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		5,671		4,984
NET INVESTMENT GAINS/(LOSSES)		1,514		(301)
NET INCOME/(EXPENDITURE)		7,185		4,683
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		42,588
NET MOVEMENT IN FUNDS		7,185		47,271
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		174,385		127,114
Total Funds Carried Forward		181,570		174,385

SPROWSTON WAR MEMORIAL TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	185,668		143,080	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		42,588	
Net Book Value at end of the year		185,668		185,668
Listed Investments				
Market Value at Beginning of the year	9,137		9,438	
Additions at cost	10,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	1,514		(301)	
Market Value at end of the year		20,651		9,137
		206,319		194,805
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	-		-	
Legacy East Almshouse Partnership	6,513		12,872	
Prepayments and Accrued Income	130		127	
		6,643		12,999
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		6,643		12,999
CREDITORS: Amounts falling due with one year				
Loans	(1,750)		(1,640)	
Contributions in Received in Advance	(414)		(1,175)	
Other Creditors	(592)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,182)		(1,344)	
		(3,938)		(4,159)
NET CURRENT ASSETS/(LIABILITIES)		2,705		8,840
TOTAL ASSETS LESS CURRENT LIABILITIES		209,024		203,645
CREDITORS: Amounts falling due after more than one year				
Loans		(27,454)		(29,260)
NET ASSETS		181,570		174,385
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	108,361		106,665	
Housing Property Revaluation Reserve	48,103		48,103	
		156,464		154,768
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	3,557		1,708	
Extraordinary Repair Fund	13,422		11,029	
General Fund	8,127		-6,880	
		25,106		19,617
		181,570		174,385

SPROWSTON WAR MEMORIAL TRUST

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	106,665	-	-	-	1,696	-	108,361
Housing Property Revaluation Reserve	48,103	-	-	-	-	-	48,103
	154,768	-	-	-	1,696	-	156,464
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	1,708	-	-	56	1,793	-	3,557
Extraordinary Repair Fund	11,029	-	-	1,297	1,096	-	13,422
General Fund	6,880	11,026	(5,355)	161	(4,585)	-	8,127
	19,617	11,026	(5,355)	1,514	(1,696)	-	25,106
Total Funds	174,385	11,026	(5,355)	1,514	-	-	181,570
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	96,991	-	-	-	1,567	8,107	106,665
Housing Property Revaluation Reserve	13,622	-	-	-	-	34,481	48,103
	110,613	-	-	-	1,567	42,588	154,768
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	1,708	-	1,708
Extraordinary Repair Fund	10,286	-	-	(301)	1,044	-	11,029
General Fund	6,215	10,690	(5,706)	-	(4,319)	-	6,880
	16,501	10,690	(5,706)	(301)	(1,567)	-	19,617
Total Funds	127,114	10,690	(5,706)	(301)	-	42,588	174,385

SPROWSTON WAR MEMORIAL TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	137,565	-	(29,204)	108,361
Housing Property Revaluation Reserve	48,103	-	-	48,103
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	1,849	1,708	3,557
Extraordinary Repair Fund	-	13,422	-	13,422
General Fund	-	5,380	2,747	8,127
	185,668	20,651	(24,749)	181,570

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	22,437		22,106	
Losses from Voids	-		-	
		22,437		22,106
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	2		2	
COIF Income Share Dividends	4		4	
COIF Deposit Account Interest Receivable	1		2	
		7		8
TOTAL INCOME		22,444		22,114
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	520		621	
Repairs and Renewals	2,027		1,427	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	120		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	49		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		2,716		2,048
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,416		1,728	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		5,068
TOTAL EXPENDITURE		7,332		7,116
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		15,112		14,998
NET INVESTMENT GAINS/(LOSSES)		17,108		6,216
NET INCOME/(EXPENDITURE)		32,220		21,214
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		188,530
NET MOVEMENT IN FUNDS		32,220		209,744
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		566,598		356,854
Total Funds Carried Forward		598,818		566,598

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	456,217		267,687	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		188,530	
Net Book Value at end of the year		456,217		456,217
Listed Investments				
Market Value at Beginning of the year	101,351		95,135	
Additions at cost	15,058		-	
Disposal Proceeds	(58)		-	
Gain/(Loss) on Revaluation	17,108		6,216	
Market Value at end of the year		133,459		101,351
		589,676		557,568
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	904		1,458	
Other Debtors	13		9	
Legacy East Almshouse Partnership	10,596		8,575	
Prepayments and Accrued Income	283		228	
		11,796		10,270
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	781		781	
		781		781
		12,577		11,051
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(1,199)		(449)	
Other Creditors	(820)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,416)		(1,572)	
		(3,435)		(2,021)
NET CURRENT ASSETS/(LIABILITIES)		9,142		9,030
TOTAL ASSETS LESS CURRENT LIABILITIES		598,818		566,598
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		598,818		566,598
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	35,809		35,809	
Housing Property Revaluation Reserve	390,678		390,678	
		426,487		426,487
Restricted Funds:				
Social Housing Grant Fund		29,730		29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	33,646		25,520	
Extraordinary Repair Fund	57,508		47,890	
General Fund	51,447		36,971	
		142,601		110,381
		598,818		566,598

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,809	-	-	-	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	-	-	-	390,678
	426,487	-	-	-	-	-	426,487
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	-	-	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	25,520	-	-	4,539	3,587	-	33,646
Extraordinary Repair Fund	47,890	-	-	7,426	2,192	-	57,508
General Fund	36,971	22,444	(7,332)	5,143	(5,779)	-	51,447
	110,381	22,444	(7,332)	17,108	-	-	142,601
Total Funds	566,598	22,444	(7,332)	17,108	-	-	598,818
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,084	-	-	-	-	725	35,809
Housing Property Revaluation Reserve	203,448	-	-	-	-	187,230	390,678
	238,532	-	-	-	-	187,955	426,487
Restricted Funds							
Social Housing Grant Fund	29,155	-	-	-	-	575	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	20,147	-	-	1,957	3,416	-	25,520
Extraordinary Repair Fund	44,525	-	-	1,277	2,088	-	47,890
General Fund	24,495	22,114	(7,116)	2,982	(5,504)	-	36,971
	89,167	22,114	(7,116)	6,216	-	-	110,381
Total Funds	356,854	22,114	(7,116)	6,216	-	188,530	566,598

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	35,809	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	390,678
Restricted Funds:				
Social Housing Grant Fund	29,730	-	-	29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	-	33,646	-	33,646
Extraordinary Repair Fund	-	57,508	-	57,508
General Fund	-	42,305	9,142	51,447
	456,217	133,459	9,142	598,818

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £29,730 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPRINGFIELD GREEN ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	13,703		13,210	
Losses from Voids	-		-	
		13,703		13,210
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	194		206	
COIF Income Share Dividends	322		315	
COIF Deposit Account Interest Receivable	1		12	
		517		533
TOTAL INCOME		14,220		13,743
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	168		169	
Light and Heat	-		-	
Insurance	471		471	
Repairs and Renewals	1,600		2,395	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	1,268		1,354	
Depreciation of Housing Properties	-		-	
		3,507		4,389
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,182		1,284	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		2,782		3,024
TOTAL EXPENDITURE		6,289		7,413
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		7,931		6,330
NET INVESTMENT GAINS/(LOSSES)		5,112		(477)
NET INCOME/(EXPENDITURE)		13,043		5,853
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		197,890
NET MOVEMENT IN FUNDS		13,043		203,743
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		336,670		132,927
Total Funds Carried Forward		349,713		336,670

SPRINGFIELD GREEN ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	297,115		99,225	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		197,890	
Net Book Value at end of the year		297,115		297,115
Listed Investments				
Market Value at Beginning of the year	38,339		38,816	
Additions at cost	10,317		-	
Disposal Proceeds	(5,317)		-	
Gain/(Loss) on Revaluation	5,112		(477)	
Market Value at end of the year		48,451		38,339
		345,566		335,454
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	2		-	
Other Debtors	135		1,036	
Legacy East Almshouse Partnership	9,338		6,691	
Prepayments and Accrued Income	236		229	
		9,711		7,956
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	15,415		15,414	
		15,415		15,414
		25,126		23,370
CREDITORS: Amounts falling due with one year				
Loans	(1,196)		(1,121)	
Contributions in Received in Advance	(205)		(653)	
Other Creditors	(644)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,197)		(1,409)	
		(3,242)		(3,183)
NET CURRENT ASSETS/(LIABILITIES)		21,884		20,187
TOTAL ASSETS LESS CURRENT LIABILITIES		367,450		355,641
CREDITORS: Amounts falling due after more than one year				
Loans		(17,737)		(18,971)
NET ASSETS		349,713		336,670
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	17,863		15,867	
Housing Property Reserve	82,328		81,169	
Housing Property Revaluation Reserve	195,854		195,854	
		296,045		292,890
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	9,427		7,634	
Extraordinary Repair Fund	13,723		11,220	
General Fund	30,518		24,926	
		53,668		43,780
		349,713		336,670

SPRINGFIELD GREEN ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	15,867	-	-	1,996	-	-	17,863
Housing Property Reserve	81,169	-	-	-	1,159	-	82,328
Housing Property Revaluation Reserve	195,854	-	-	-	-	-	195,854
	292,890	-	-	1,996	1,159	-	296,045
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,634	-	-	-	1,793	-	9,427
Extraordinary Repair Fund	11,220	-	-	1,407	1,096	-	13,723
General Fund	24,926	14,220	(6,289)	1,709	(4,048)	-	30,518
	43,780	14,220	(6,289)	3,116	(1,159)	-	53,668
Total Funds	336,670	14,220	(6,289)	5,112	-	-	349,713
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	15,605	-	-	262	-	-	15,867
Housing Property Reserve	78,063	-	-	-	1,070	2,036	81,169
Housing Property Revaluation Reserve	-	-	-	-	-	195,854	195,854
	93,668	-	-	262	1,070	197,890	292,890
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,926	-	-	-	1,708	-	7,634
Extraordinary Repair Fund	10,510	-	-	(334)	1,044	-	11,220
General Fund	22,823	13,743	(7,413)	(405)	(3,822)	-	24,926
	39,259	13,743	(7,413)	(739)	(1,070)	-	43,780
Total Funds	132,927	13,743	(7,413)	(477)	-	197,890	336,670

SPRINGFIELD GREEN ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	17,863	-	17,863
Housing Property Reserve	101,261	-	(18,933)	82,328
Housing Property Revaluation Reserve	195,854	-	-	195,854
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	9,427	9,427
Extraordinary Repair Fund	-	13,723	-	13,723
General Fund	-	16,865	13,653	30,518
	297,115	48,451	4,147	349,713

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

WRITTLE ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	14,467		13,021	
Losses from Voids	-		-	
		14,467		13,021
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	3		45	
		3		45
TOTAL INCOME		14,470		13,066
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	1,933		1,640	
Insurance	452		415	
Repairs and Renewals	1,462		809	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	680		60	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	75		310	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		4,602		3,234
Support Costs – Governance				
Administration Fees	2,400		2,400	
Auditor's Remuneration	1,302		1,506	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		140	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		3,702		4,046
TOTAL EXPENDITURE		8,304		7,280
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		6,166		5,786
NET INVESTMENT GAINS/(LOSSES)		464		(57)
NET INCOME/(EXPENDITURE)		6,630		5,729
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		267,381
NET MOVEMENT IN FUNDS		6,630		273,110
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		355,846		82,736
Total Funds Carried Forward		362,476		355,846

WRITTLE ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	319,877		52,496	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(loss) on Revaluation	-		267,381	
Net Book Value at end of the year		319,877		319,877
Listed Investments				
Market Value at Beginning of the year	1,758		1,815	
Additions at cost	7,500		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	464		(57)	
Market Value at end of the year		9,722		1,758
		329,599		321,635
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	536		298	
Other Debtors	-		421	
Legacy East Almshouse Partnership	8,892		8,520	
Prepayments and Accrued Income	456		519	
		9,884		9,758
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	26,144		26,141	
		26,144		26,141
		36,028		35,899
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(893)		-	
Other Creditors	(706)		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,552)		(1,688)	
		(3,151)		(1,688)
NET CURRENT ASSETS/(LIABILITIES)		32,877		34,211
TOTAL ASSETS LESS CURRENT LIABILITIES		362,476		355,846
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		362,476		355,846
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	56,368		56,368	
Housing Property Revaluation Reserve	263,509		263,509	
		319,877		319,877
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	6,863		4,173	
Extraordinary Repair Fund	16,221		14,295	
General Fund	19,515		17,501	
		42,599		35,969
		362,476		355,846

WRITTLE ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,368	-	-	-	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	-	-	-	263,509
	319,877	-	-	-	-	-	319,877
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	4,173	-	-	-	2,690	-	6,863
Extraordinary Repair Fund	14,295	-	-	282	1,644	-	16,221
General Fund	17,501	14,470	(8,304)	182	(4,334)	-	19,515
	35,969	14,470	(8,304)	464	-	-	42,599
Total Funds	355,846	14,470	(8,304)	464	-	-	362,476
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	52,496	-	-	-	-	3,872	56,368
Housing Property Revaluation Reserve	-	-	-	-	-	263,509	263,509
	52,496	-	-	-		267,381	319,877
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	1,611	-	-	-	2,562	-	4,173
Extraordinary Repair Fund	12,786	-	-	(57)	1,566	-	14,295
General Fund	15,843	13,066	(7,280)	-	(4,128)	-	17,501
	30,240	13,066	(7,280)	(57)	-	-	35,969
Total Funds	82,736	13,066	(7,280)	(57)	-	267,381	355,846

This page does not form part of the statutory financial statements

WRITTLE ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	56,368	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	263,509
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	6,863	6,863
Extraordinary Repair Fund	-	3,684	12,537	16,221
General Fund	-	6,038	13,477	19,515
	319,877	9,722	32,877	362,476

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

ERNEST ELIJAH EVERITT TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	18,983		18,550	
Losses from Voids	-		-	
		18,983		18,550
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	22		747	
		22		747
TOTAL INCOME		19,005		19,297
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	606		12	
Repairs and Renewals	1,362		3,463	
Extraordinary Repairs	35,462		1,938	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	-		3	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		37,430		5,416
Support Costs – Governance				
Administration Fees	3,200		1,333	
Auditor's Remuneration	1,416		1,872	
Legal and Professional Fees	-		420	
Almshouse Association Subscription	-		-	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,616		3,625
TOTAL EXPENDITURE		42,046		9,041
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(23,041)		10,256
NET INVESTMENT GAINS/(LOSSES)		2,388		-
NET INCOME/(EXPENDITURE)		(20,653)		10,256
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		480,000
NET MOVEMENT IN FUNDS		(20,653)		490,256
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		675,057		184,801
Total Funds Carried Forward		654,404		675,057

ERNEST ELIJAH EVERITT TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	480,000		-	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		480,000	
Net Book Value at end of the year		480,000		480,000
Listed Investments				
Market Value at Beginning of the year	-		-	
Additions at cost	100,000		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	2,388		-	
Market Value at end of the year		102,388		-
		582,388		480,000
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	218		-	
Other Debtors	-		-	
Legacy East Almshouse Partnership	-		12,424	
Prepayments and Accrued Income	615		594	
		833		13,018
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	85,026		185,004	
		85,026		185,004
		85,859		198,022
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(14)		(487)	
Other Creditors	(1,120)		(606)	
Legacy East Almshouse Partnership	(11,293)		-	
Accruals and Deferred Income	(1,416)		(1,872)	
		(13,843)		(2,965)
NET CURRENT ASSETS/(LIABILITIES)		72,016		195,057
TOTAL ASSETS LESS CURRENT LIABILITIES		654,404		675,057
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		654,404		675,057
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	480,000		480,000	
Housing Property Revaluation Reserve	-		-	
		480,000		480,000
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	7,003		3,416	
Extraordinary Repair Fund	4,280		2,088	
General Fund	163,121		189,553	
		174,404		195,057
		654,404		675,057

ERNEST ELIJAH EVERITT TRUST

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	480,000	-	-	-	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	480,000	-	-	-		-	480,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,416	-	-	-	3,587	-	7,003
Extraordinary Repair Fund	2,088	-	-	-	2,192	-	4,280
General Fund	189,553	19,005	(42,046)	2,388	(5,779)	-	163,121
	195,057	19,005	(42,046)	2,388	-	-	174,404
Total Funds	675,057	19,005	(42,046)	2,388	-	-	654,404
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	480,000	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-		480,000	480,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	3,416	-	3,416
Extraordinary Repair Fund	-	-	-	-	2,088	-	2,088
General Fund	184,801	19,297	(9,041)	-	(5,504)	-	189,553
	184,801	19,297	(9,041)		-	-	195,057
Total Funds	184,801	19,297	(9,041)	-	-	480,000	675,057

ERNEST ELIJAH EVERITT TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	480,000	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	7,003	7,003
Extraordinary Repair Fund	-	-	4,280	4,280
General Fund	-	102,388	60,733	163,121
	480,000	102,388	72,016	654,404

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MARY DAINS COTTAGES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	30,944		3,286	
Losses from Voids	(46)		(548)	
		30,898		2,738
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	251		145	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		251		145
TOTAL INCOME		31,149		2,883
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	61		129	
Water Charges	834		372	
Light and Heat	4,491		2,289	
Insurance	997		19	
Repairs and Renewals	9,851		2,051	
Extraordinary Repairs	7,742		28,750	
Cyclical Repairs	-		-	
Gardening	1,774		300	
Cleaning	-		-	
Bad Debts	-		-	
Sundry Expenses	60		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		25,810		33,910
Support Costs – Governance				
Administration Fees	4,800		1,600	
Auditor's Remuneration	1,650		1,872	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		6,450		3,472
TOTAL EXPENDITURE		32,260		37,382
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(1,111)		(34,499)
NET INVESTMENT GAINS/(LOSSES)		17,869		16,899
NET INCOME/(EXPENDITURE)		16,758		(17,600)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		-		841,573
NET MOVEMENT IN FUNDS		16,758		823,973
RECONCILIATION OF FUNDS		1,003,159		179,186
Total Funds Brought Forward				
Total Funds Carried Forward		1,019,917		1,003,159

MARY DAINS COTTAGES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2021

	2021		2020	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	841,573		-	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	-		841,573	
Net Book Value at end of the year		841,573		841,573
Listed Investments				
Market Value at Beginning of the year	137,652		150,603	
Additions at cost	6,877		150	
Disposal Proceeds	(6,877)		(30,000)	
Gain/(Loss) on Revaluation	17,869		16,899	
Market Value at end of the year		155,521		137,652
		997,094		979,225
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	440		128	
Other Debtors	693		31,772	
Legacy East Almshouse Partnership	24,438		-	
Prepayments and Accrued Income	1,042		976	
		26,613		32,876
Cash at Bank and in Hand				
Barclays Current Account	130		25,160	
COIF Deposit Account	4,165		4,165	
		4,295		29,325
		30,908		62,201
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(598)		(727)	
Other Creditors	(5,442)		(4,321)	
Legacy East Almshouse Partnership	-		(31,197)	
Accruals and Deferred Income	(2,045)		(2,022)	
		(8,085)		(38,267)
NET CURRENT ASSETS/(LIABILITIES)		22,823		23,934
TOTAL ASSETS LESS CURRENT LIABILITIES		1,019,917		1,003,159
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,019,917		1,003,159
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	841,573		841,573	
Housing Property Revaluation Reserve	-		-	
		841,573		841,573
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	10,504		5,124	
Extraordinary Repair Fund	6,421		3,132	
General Fund	161,419		153,330	
		178,344		161,586
		1,019,917		1,003,159

MARY DAINS COTTAGES

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2021

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2021							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	841,573	-	-	-	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	841,573	-	-	-		-	841,573
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,124	-	-	-	5,380	-	10,504
Extraordinary Repair Fund	3,132	-	-	-	3,289	-	6,421
General Fund	153,330	31,149	(32,260)	17,869	(8,669)	-	161,419
	161,586	31,149	(32,260)	17,869	-	-	178,344
Total Funds	1,003,159	31,149	(32,260)	17,869	-	-	1,019,917
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	841,573	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-		841,573	841,573
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	5,124	-	5,124
Extraordinary Repair Fund	-	-	-	-	3,132	-	3,132
General Fund	179,186	2,883	(37,382)	16,899	(8,256)	-	153,330
	179,186	2,883	(37,382)	16,899	-	-	161,586
Total Funds	179,186	2,883	(37,382)	16,899	-	841,573	1,003,159

MARY DAINS COTTAGES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2021

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	841,573	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	10,504	10,504
Extraordinary Repair Fund	-	-	6,421	6,421
General Fund	-	155,521	5,898	161,419
	841,573	155,521	22,823	1,019,917

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LEGACY EAST ALMSHOUSE PARTNERSHIP

England & Wales - Charity number 1155672

Accounts

LEGACY EAST ALMSHOUSE PARTNERSHIP
CHARITY REGISTRATION NUMBER 1155672

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

LEGACY EAST ALMSHOUSE PARTNERSHIP

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

INCORPORATING THE FOLLOWING LINKED CHARITIES

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-1
CHELMSFORD ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-2
DR WEST MEMORIAL HOME – CHARITY REGISTRATION NUMBER 1155672-3
HODDESDON COTTAGE HOMES FOR THE AGED POOR – CHARITY REGISTRATION NUMBER 1155672-4
PRISCILLA MANSERS FUND – CHARITY REGISTRATION NUMBER 1155672-5
ELIZABETH WARNER COTTAGE – CHARITY REGISTRATION NUMBER 1155672-6
MISS RUTLAND'S ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-7
NETHANIAH HOME – CHARITY REGISTRATION NUMBER 1155672-8
LOUGHTON ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-9
SPROWSTON WAR MEMORIAL TRUST – CHARITY REGISTRATION NUMBER 1155672-10
JOHN GILDERS & MASKELL ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-11
SPRINGFIELD GREEN ALMSHOUSES – CHARITY REGISTRATION NUMBER 1155672-12
CHARITY OF JANET DOWSETT – CHARITY REGISTRATION NUMBER 1155672-13
WRITTLE ALMSHOUSE CHARITY – CHARITY REGISTRATION NUMBER 1155672-14
ERNEST ELIJAH EVERITT TRUST – CHARITY REGISTRATION NUMBER 1155672-15
MARY DAINS COTTAGES – CHARITY REGISTRATION NUMBER 1155672-16

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72 – 75	Ernest Elijah Everitt Trust
76 – 79	Mary Dains Cottages

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts on pages 19 and 20 and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

INTRODUCTION

History
Legacy East Almshouse Partnership (LEAP) was established in 2014 as a Charitable Incorporated Organisation and in 2015 took on the management of 6 almshouse charities from Genesis Housing Association Ltd as the corporate trustee of each of them. Between them, these charities own 19 properties. Since then, LEAP has become the corporate trustee of a further 6 almshouse charities, including 4 from Colne Housing Society:

- On 31st December 2017, LEAP became the corporate trustee of the John Gilders and Maskell Almshouses Charity in Clacton with 4 properties, 2 of which were in need of substantial repair and refurbishment.
- On 15th April 2018, LEAP became the corporate trustee of Springfield Green Almshouses in Chelmsford which has two bungalows built in 1878.
- On 1st July 2018 LEAP took over the corporate trusteeship from Colne Housing Society Ltd of the following 4 charities:
  - Copland Almshouse Charity (reg no. 226757) with 4 properties in Chelmsford
  - Writtle Almshouse Charity (reg no. 276582) with 3 properties
  - Chelmsford Almshouse Charity (reg no. 210698) with 6 flats
  - Brightlingsea Santiago Almshouse Charity (reg no. 218050) with 4 bungalows and 4 flats
- On 29th July 2020 LEAP took over the corporate trusteeship of Ernest Elijah Everitt Trust (reg no. 232586) with 4 properties in Southend
- On 1st September 2020 LEAP took over the corporate trusteeship of Mary Dains Charity (reg no. 234313) with 6 properties in Felixstowe

All charities, with the exception of Copland Almshouse Charity, have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020 and are aggregated together in these financial statements as restricted funds.

The charities of Priscilla Managers Fund and Elizabeth Warners Cottage are dormant and have no funds or reserves. The Charity of Janet Dowsett was removed from the Charity Commission register on 22 August 1995.

The trustee body. A full meeting of trustees was held 4 times in 2020 to review and confirm all actions which had taken place in the preceding quarter as well as to consider and decide on future strategy and actions. Policies are kept under constant review including that of delegated authorities to the Clerk and to the 4 members of the Property sub-committee to ensure the efficient running of all the 14 charities under LEAP, involving 56 properties.

Throughout the year there was almost daily contact between the Chairman and the Clerk by email, often involving other trustees as a means of ensuring that decisions are made in a timely and prompt manner.

Almshouse Residents. New beneficiaries were appointed at each of the following charities during the year – Copland (Chelmsford), Roman Road (Chelmsford), Santiago (Brightlingsea) and Queen Victoria (Hoddesdon). Each vacancy was advertised and involved an interview by at least two people being either a trustee and the Clerk or two trustees.

Almshouse Properties. In addition to routine property management and maintenance issues during the year, the trustees initiated and managed several projects including:

- Redecoration of 3 properties when they became vacant;
- A major refurbishment was required and carried out at the two bungalows owned by the Hoddesdon Almshouse Charity where each was converted from a bedsit to a one bed property.
- Significant heating works at the flats in Roman Road;
- Replacement boundary wall at Ernest Elijah Everitt Trust in Southend
- Major refurbishment of one property at Mary Dains, Felixstowe.
- Major refurbishment of one property at Miss Rutland Almshouses.

Members of the Property Committee undertook visits to each of the properties during the year, in line with their agreed policy of visiting each property at least once a year. Some of the properties were visited more than once.

In general, the trustees are pleased with the progress being made to get all of the issues identified with the properties previously managed by Genesis Housing and Colne Housing dealt with during 2019. In consequence of this work, the trustees are now more confident in the present condition in all of the almshouse properties owned by all of the charities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

INTRODUCTION (CONTINUED)

Also, the trustees have paid considerable attention to the financial situation in each charity and are increasingly confident that there are sufficient reserves building up in each charity to meet future expenditure requirements.

The Trustees of Legacy East Almshouse Partnership were pleased to take over the management of this Charity from Colne Housing Society as from the 1st July 2018.

Conclusion: Finally, I should like to record my thanks especially to the Clerk who has continued to work hard throughout 2020; to Vice Chairman, Ian Dudley for his help and support throughout the year, and a big thank you to all of the trustees for their commitment and dedication in managing all 14 charities and successfully providing 56 homes to 60 residents.

Peter Hill
Chair of LEAP

LEGACY EAST ALMSHOUSE PARTNERSHIP

Objectives and Activities

Objects
The objects of the Charity are:

1. To acquire, manage, maintain and develop almshouses and other charitable Trust property for the benefit of people in need of housing;
2. Such other purposes at the trustees' absolute discretion which may be charitable according to the law of England and Wales.

In furtherance of these purposes, the Charity may take over and manage established Permanent Endowment in accordance with the original objects of the Trusts relating to each Permanent Endowment.

These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The income and property of the Charity must be applied solely towards the promotion of the Charity's objects.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

The Trustees of LEAP continue to look for opportunities to acquire land for possible development or additional almshouse charities to help as per the objects of LEAP.

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of eight almshouse properties for beneficiaries.

The beneficial groups that the Charity aims to assist, under the terms of the Charity Scheme, are as follows:

1. The residents of six of the almshouses shall be poor people resident in the Parish of Brightlingsea who either;
    a. have learning disabilities, or
    b. are elderly.
2. The residents of two of the almshouses shall be poor women who (except in special cases to be approved by the Charity Commission) are resident in the Parish of Brightlingsea, with preference for widows of seamen. If on occurrence of a vacancy in either of the said two almshouses there is no such applicant the vacancy may be filled by a person described in the first beneficial class.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

BRIGHTLINGSEA SANTIAGO ALMSHOUSE CHARITY

Objectives and Activities (continued)

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees continued to be concerned for the welfare of residents and maintenance of the almshouses. One almshouse was redecorated throughout and a new resident appointed in June 2020.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

CHELMSFORD ALMSHOUSE CHARITY

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of six almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are residents who shall (except in special cases to be approved by the Charity Commission) be poor persons in the following order of priority:

1. persons who attend or until prevented by infirmity or illness attended either;
    a. Christ Church United Reformed Church, New London Road, Chelmsford, or
    b. any non-conformist church or chapel in Chelmsford;
2. inhabitants of Chelmsford.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees continued to be concerned for the welfare of residents and maintenance of the almshouses. During the year one property was refurbished and a new resident appointed. The Trustees of LEAP commissioned a major project to replace the electrical heating system in the flats and provided "solar panels" to the newly replaced flat roof.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

CHELMSFORD ALMSHOUSE CHARITY

Financial Review (continued)

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

DR WEST MEMORIAL HOME

Objectives and Activities

Objects
The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon who the Trustees shall consider to be the most deserving objects of the Charity, such residents may be of either sex but with a preference for a married couple.

The Charity has one unit of accommodation situated in Beech Walk, Hoddesdon, Herts EN11 8NS and was established on 3 May 1949. The almshouse is occupied by a person selected in accordance with the conditions of the Scheme approved by the Charity Commission dated 30 April 1996.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

During the year the Trustees continued to be concerned for the welfare of the resident and the maintenance of the property. The almshouse was in good condition.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

Objectives and Activities

Objects
The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons living in Hoddesdon, such residents may be of either sex but with a preference for a married couple.

The Charity has four units of accommodation situated in Beech Walk, Hoddeston, Herts EN11 8NS and was established on 3 May 1949. The almshouses are occupied by persons selected in accordance with the conditions of the Scheme approved by the Charity Commission dated 30 April 1996.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

Objectives and Activities (continued)

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees of LEAP continue to be concerned for the welfare of residents and the maintenance of the buildings. The Trustees approved a major project to convert number 1 and 2 Beech Walk from bedsits to one bed properties. The new residents are delighted with their new homes.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

MISS RUTLAND ALMSHOUSES

Objectives and Activities

Objects
The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged persons who are poor, invalid or infirm and are resident in the parish of Hempstead, Essex. If there is no suitably qualified applicant, a person resident in an adjoining parish who is otherwise duly qualified may be considered.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees of LEAP continue to be concerned for the welfare of residents and the maintenance of the almshouses. A major refurbishment was undertaken at 3 Miss Rutland Almshouses.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

MISS RUTLAND ALMSHOUSES

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

NETHANIAH HOMES

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are deserving persons of either sex from Ipswich and being also either aged persons or persons completely and permanently physically disabled. Two beneficiaries shall be parishioners and communicants at the Parish Church of the Ecclesiastical Parish called the United Parish of St Mary Stoke with St Peter and St Mary Quay, Ipswich and shall be nominated by the Rector of the said ecclesiastical parish. The remaining beneficiaries shall be persons of any denomination but preference shall be given to members of the Church or Congregation of the Stoke Green Baptist Chapel at Ipswich.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees continue to be concerned for the welfare of residents and the maintenance of the almshouses.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

LOUGHTON ALMSHOUSE CHARITY

Objectives and Activities

Objects
The objects of the Charity is the provision and maintenance of four almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons who are inhabitants of the ancient parish of Loughton, Essex.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

LOUGHTON ALMSHOUSE CHARITY

Achievements and Performance

The Trustees continue to be concerned for the welfare of residents and maintenance of the buildings. Quarterly visits were made by Trustees to the almshouses.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

SPROWSTON WAR MEMORIAL TRUST

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of two almshouse properties for beneficiaries.

The Charity has two units of accommodation situated in Sprowston, Norwich, Norfolk.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, except under special circumstances to be approved by the Charity Commission, shall be residents who qualify in the following classes and in the following order of priority:

- Aged relatives of men who were resident in the Ecclesiastical Parish of St Mary and St Margaret with St Cuthbert, Sprowston and were killed or died while serving in the armed forces during the Great War of 1914 to 1918;
- Men resident in the said Ecclesiastical Parish who served in the armed forces during the said war;
- Poor persons resident in the said Ecclesiastical Parish;
- Poor persons resident in the Diocese of Norwich, Norfolk.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees of LEAP continue to be concerned for the welfare of residents and maintenance of the properties.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

JOHN GILDERS AND MASKELL ALMSHOUSE CHARITY

Objectives and Activities

Objects
The main object of the Charity is the provision of housing for poor persons of good character who have been resident in the former urban district of Clacton, Essex for a period of not less than two years preceding the time of their appointment. Preference shall be given to persons who have been resident in the former parish of Great Clacton.

The Charity currently provides four almshouses.

These activities are considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's properties and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

Trustees continued to be concerned for the welfare of residents in both Coppins Roan and St Osyth Road and the maintenance of their properties which were in good order.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

SPRINGFIELD GREEN ALMSHOUSES

Objectives and Activities

Objects
The objects of the Charity is the provision and maintenance of two almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor widows or spinsters of good character who are not less than 55 years of age being members of any Protestant denomination and who are born in the area of the Ecclesiastical Parish of All Saints, Springfield as constituted on the 19 February 1916 or (except in special cases to be approved by the Charity Commission) have resided in the said area for not less than six months next preceding the time of appointment with preference given to persons qualified as aforesaid who are members of the Church of England.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees were pleased to note that Mrs Beth Cornish had agreed to remain a "Friend" to the Charity and help liaise with residents as necessary.

The Trustees of LEAP continued to be concerned for the welfare of residents and maintenance of the almshouses.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

SPRINGFIELD GREEN ALMSHOUSES

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

WRITTLE ALMSHOUSES

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of three almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are persons in need who (except in special cases to be approved by the Charity Commission) are resident in the area of the Ancient Parish of Writtle at the time of appointment.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees continued to be concerned for the welfare of residents and maintenance of the almshouses.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

ERNEST ELIJAH EVERITT TRUST

Objectives and Activities

Objects
The object of the Charity is the provision and maintenance of four almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are aged and needy persons connected with the Union of Evangelical Churches or other Free Church body residing in the country borough of Southend-on-sea.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

The Trustees of Legacy East Almshouse Partnership were please to take over the management of this Charity as from the 29th July 2020.

Achievements and Performance

The Trustees continued to be concerned for the welfare of residents and maintenance of the almshouses. The brick wall to the boundary was replaced.

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

MARY DAINS ALMSHOUSE CHARITY

Objectives and Activities

Objects
The objects of the Charity is the provision and maintenance of six almshouse properties for beneficiaries.

The beneficial group that the Charity aims to assist, under the terms of the Charity Scheme, are poor persons of good character resident in the area of benefit with a preference for - (a) persons qualified as above and belonging to a non-conformist denomination; (b) persons who are resident in the parishes of Falkenham, Kirton, Trimley St. Martin and Trimley St. Mary.

This activity is considered to be for the public benefit and in running the Charity the Trustees have regard for the Charity Commission guidance on public benefit.

Application of Income
The net income shall be applied first to repair, insure and meet all other outgoings in respect of the Charity's property and all proper costs of the Charity's administration and management. Thereafter net income shall be applied for the benefit of the almspeople of the Charity.

Achievements and Performance

The Trustees continue to be concerned for the welfare of residents and maintenance of the buildings. One property was vacant on takeover by LEAP. This property was completely refurbished with new kitchen and wet room to a high standard. The new residents are delighted with their new home.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

MARY DAINS ALMSHOUSE CHARITY

Financial Review

Financial Position
The Charity's financial position is as set out in the Balance Sheet on page 17 and is considered satisfactory.

Reserves Policy
The Charity's policy on reserves is to maintain sufficient reserves to enable the Charity to continue to achieve its principal objectives.

Plans for the Future

LEAP has established maintenance funds for the proper management of the property going forward.

LEAP will ensure there are due processes in place with regard to the welfare of the resident(s) by signposting them to care and support services should they request it.

STRUCTURE, GOVERENANCE AND MANAGEMENT

Governing Documents

Legacy East Almshouse Partnership
The Charity is governed in accordance with a constitution dated 11 December 2013. All above Charities are "linked" under LEAP.

Brightlingsea Santiago Almshouse Charity
The Charity dates back to a charity known as the "*Fund for the Relief of the Bereaved*" founded by deed dated 17 May 1884, and a Deed of Gift dated 28 January 1899, following the loss of nineteen seamen in the "great gale" in the North Sea in 1883.

The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 24 August 1998 as amended by a further Scheme dated 4 October 2006.

Chelmsford Almshouse Charity
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 19 September 1974 as amended by further Schemes dated 18 October 1994 and 25 November 2008.

Dr West Memorial Home
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 9 August 1976.

Hoddesdon
The Charity was founded by a conveyance dated 27 September 1897 and two deeds of 17 May 1898. The Charity was registered with the Charity Commission on 21 June 1963 and is governed in accordance with a Scheme sealed by the Charity Commission on 27 April 1971 with a further Scheme amendment dated 30 April 1996.

Miss Rutland's Almshouse Charity
The Charity was founded by a deed of gift dated 17 February 1871. The Charity was registered with the Charity Commission on 8 October 1970 and is governed in accordance with a Scheme sealed by the Charity Commission on 17 January 1979 with a further Scheme amendment dated 10 December 1996.

Nethaniah Home
The Charity was founded by a Deed of Conveyance dated 9 February 1906. The Charity was registered with the Charity Commission on 31 October 1962 and is governed in accordance with a Scheme sealed by the Charity Commission on 6 March 1953 with a further Scheme amendments dated 17 June 1960, 11 July 1977 and 28 July 1998.

Loughton Almshouse Charity
The Charity was formed following the merger of the charity known as "Mrs Whitaker's Almshouses" with that of the charity known as "Emily Jane Hanson for Mrs Whitaker's Almshouses" on 14 October 1981 and is governed in accordance with a Scheme sealed by the Charity Commission of the same date.

Sprowston War Memorial Trust
The Charity was founded by a deed dated 31 May 1921. The Charity was registered with the Charity Commission on 21 July 1962 and is governed in accordance with a Scheme sealed by the Charity Commission on 21 July 1986 with a further Scheme amendment dated 12 March 1996.

STRUCTURE, GOVERENANCE AND MANAGEMENT (CONTINUED)

Governing Documents (continued)

John Gilders and Maskell Almshouses Charity
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 26 February 1998.

Springfield Green Almshouses
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 22 October 1976 with a further Scheme amendment dated 19 July 2018.

Writtle Almshouse Charity
The Charity was founded by the will of Thomas Hawkins in or about the year 1500. The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 14 January 1977 with a further Scheme amendment dated 4 October 2006.

Ernest Elijah Everitt Trust
The Charity is governed in accordance with a conveyance dated 9 December 1957.

Mary Dains Cottages
The Charity is governed in accordance with a Scheme sealed by the Charity Commission on 23 January 1961 with a further Scheme amendment dated 22 March 1989.

Methods adopted for recruitment and appointment of Trustees
The Trustees are appointed through co-option by existing Trustees and who need to have experience of managing almshouses and almshouse charities or who can offer expertise of benefit to almshouse charities. As vacancies for Trustees arise applications are sought from potential candidates known to the Trustees and other suitable local people. Applicants are then considered by the Trustees and appointments made by resolution of the Trustees.

Policies and Procedures adopted for the induction and training of Trustees
New Trustees are briefed by the Chairman and the Clerk on the history and activities of the Charity. They are provided with a copy of the Charity Commission publication "The Essential Trustee" detailing their responsibilities and providing guidance on being a Trustee. New Trustees are provided with a copy of the Charity Scheme and the latest accounts.

Organisational Structure of the Charity
Day to day administration of the Charity is carried out by the Clerk who reports to the Trustees.

Related Parties
Legacy East Almshouse Partnership acts as corporate trustee for fourteen almshouse charities, these are Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity (from 1st January 2018), Springfield Green Almshouses (from 15th April 2018), from 1 July 2018: Writtle Almshouse Charity, Copland Almshouse Charity, Brightlingsea Almshouse Charity and Chelmsford Almshouse Charity, from 29th July 2020 Ernest Elijah Everitt Trust in Southend and from 1st September 2020 Mary Dains Almshouses, Trimley St Mary. The Clerk to the Charity is also Clerk to other almshouse charities.

Statement of Major Risks
As an integral part of their management policy the Trustees maintain regular checks on risk factors which may adversely affect the Charity.

Through the employment of professional advisors the Trustees seek to ensure that all of the Charity's management and decision making processes take full account of, and comply with, relevant legislation and regulatory controls.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Legacy East Almshouse Partnership
Other Names:	LEAP
Charity Registered Number:	1155672
Address of Principal Office:	18 Newbridge Hill, West Bergholt, Essex, CO6 3ER.

LEGACY EAST ALMSHOUSE PARTNERSHIP

ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees:
The Trustees who served during the year and to the date of this report were:

Peter Hill	Chairman
Ian Dudley	Vice Chairman
Christopher Andrews	
Diana Hoy	
Michael Siggs	Retired 27 October 2021
Gerrard O'Driscoll	Retired 16 February 2022
Robert Neve	
Alison Pooley	
Brian Butcher	Retired 17 November 2021
Manda O'Connell	Appointed 17 November 2021

Clerk to the Charity:	Mrs Clare Heyes, 18 Newbridge Hill, West Bergholt, Essex, CO6 3ER 07803 908686
Auditors:	Haines Watts (Colchester) Ltd, Town Wall House, 4 Balkerne Hill, Colchester Essex, CO3 3AD
Bankers:	The Co-operative Bank, Delf House, Southway, Skelmersdale, WN8 6WT

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed.

The Trustees are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity Commissions website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on: 29th June 2022

and signed on their behalf by: .....

Peter Hill, Chairman

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2020

OPINION

We have audited the financial statements of Legacy East Almshouse Partnership for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2020, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISA's (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISA's (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date the financial statements are authorised for issue.

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement in the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report is this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF LEGACY EAST ALMSHOUSE PARTNERSHIP
FOR THE YEAR ENDED 31 DECEMBER 2020

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement on page 13, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intends to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We considered the risk of fraud through management override and in response, we incorporated testing of manual journal entries into our audit approach throughout the financial year.
- We also considered the risk of fraud through assumptions and judgements used within accounting estimates and in response, reviewed and scrutinised these estimates in order to detect possible management bias.
- We also considered the risk of fraud associated with the preparation of the financial statements and in response, tested the disclosures prepared against relevant supporting documentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Haines Watts

HAINES WATTS
STATUTORY AUDITORS
Town Wall House
Balkerne Hill
Colchester
Essex CO3 3AD

30 March 2022

Haines Watts is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

LEGACY EAST ALMSHOUSE PARTNERSHIP

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2020 £	2019 £	Restricted Fund (Linked Charities) 2020 £	2019 £	Total 2020 £	2019 £
INCOME AND ENDOWMENTS FROM:							
Charitable Activities	3	39,733	36,800	257,440	235,748	297,173	272,548
Investment Income	4	247	14	3,796	3,860	4,043	3,874
TOTAL		39,980	36,814	261,236	239,608	301,216	276,422
EXPENDITURE ON:							
Charitable Activities	5	25,106	19,714	201,429	192,417	226,535	212,131
TOTAL		25,106	19,714	201,429	192,417	226,535	212,131
NET		14,874	17,100	59,807	47,191	74,681	64,291
NET GAINS/(LOSSES) ON INVESTMENTS	9	-	-	10,424	65,419	10,424	65,419
NET INCOME		14,874	17,100	70,231	112,610	85,105	129,710
TRANSFERS BETWEEN FUNDS		-	-	-	-	-	-
OTHER RECOGNISED GAINS/(LOSSES)							
Gain on Revaluation of Housing Properties	8	-	-	3,570,412	-	3,570,412	-
NET MOVEMENT IN FUNDS		14,874	17,100	3,640,643	112,610	3,655,517	129,710
RECONCILIATION OF FUNDS:							
Total Funds Brought Forward		45,876	28,776	3,332,221	3,219,611	3,378,097	3,248,387
Total Funds Carried Forward		60,750	45,876	6,972,864	3,332,221	7,033,614	3,378,097

All incoming resources and resources expended derive from continuing activities.

LEGACY EAST ALMSHOUSE PARTNERSHIP

BALANCE SHEET
AS AT 31 DECEMBER 2020

	Notes	Unrestricted Funds (Legacy East Almshouse Partnership) 2020 £	Unrestricted Funds (Legacy East Almshouse Partnership) 2019 £	Restricted Fund (Linked Charities) 2020 £	Restricted Fund (Linked Charities) 2019 £	Total 2020 £	Total 2019 £
FIXED ASSETS							
Tangible Fixed Assets	8	-	-	6,024,082	2,453,670	6,024,082	2,453,670
Investments	9	-	-	583,951	603,377	583,951	603,377
		-	-	6,608,033	3,057,047	6,608,033	3,057,047
CURRENT ASSETS							
Debtors and Prepayments	10	39,163	17,070	145,778	132,145	184,941	149,215
Cash at Bank and In Hand	11	126,558	151,852	462,253	451,793	588,811	603,645
		165,721	168,922	608,031	583,938	773,752	752,860
CREDITORS: Amounts falling due with one year	12	104,971	123,046	91,380	69,439	196,351	192,485
NET CURRENT ASSETS		60,750	45,876	516,651	514,499	577,401	560,375
TOTAL ASSETS LESS CURRENT LIABILITIES		60,750	45,876	7,124,684	3,571,546	7,185,434	3,617,422
CREDITORS: Amounts falling due after more than one year	13	-	-	151,820	239,325	151,820	239,325
NET ASSETS	15	60,750	45,876	6,972,864	3,332,221	7,033,614	3,378,097
CAPITAL AND RESERVES							
Restricted Funds		-	-	6,972,864	3,332,221	6,972,864	3,332,221
Unrestricted Funds		60,750	45,876	-	-	60,750	45,876
		60,750	45,876	6,972,864	3,332,221	7,033,614	3,378,097

.....
Peter Hill

.....
Robert Neve

TRUSTEES

These accounts were approved by the Trustees on 29th March 2022

LEGACY EAST ALMSHOUSE PARTNERSHIP

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds (Legacy East Almshouse Partnership)		Restricted Funds (Linked Charities)		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES						
Net Movement in Funds	14,874	17,100	3,640,643	112,610	3,655,517	129,710
Depreciation of Fixed Assets	-	-	-	46,735	-	46,735
Gain on Revaluation of Housing Properties	-	-	(3,570,412)	-	(3,570,412)	
(Gains)/Losses on Investments	-	-	(10,424)	(65,419)	(10,424)	(65,419)
Dividends from Investments and Interest	(247)	(14)	(3,796)	(3,860)	(4,043)	(3,874)
Decrease/(Increase) in Debtors	(22,093)	(15,370)	(13,633)	178,364	(35,726)	162,994
(Decrease)/Increase in Creditors (exc. Loans)	(18,075)	(3,631)	(51,728)	22,504	(69,803)	18,873
Cash Provided by/(Used) by Operating Activities	(25,541)	(1,915)	(9,350)	290,934	(34,891)	289,019
CASH FLOW FROM INVESTING ACTIVITIES						
Dividends from Investments and Interest	247	14	3,796	3,860	4,043	3,874
Purchase of Tangible Fixed Assets	-	-	-	(29,713)	-	(29,713)
Purchase of Investments	-	-	(150)	(35,000)	(150)	(35,000)
Proceeds from Sale of Investments	-	-	30,000	-	30,000	-
Cash Provided by/(Used) by Investing Activities	247	14	33,646	(60,853)	33,893	(60,839)
CASH FLOW FROM FINANCING ACTIVITIES						
Repayment of Loans	-	-	(13,836)	(28,743)	(13,836)	(28,743)
Cash Used by Financing Activities	-	-	(13,836)	(28,743)	(13,836)	(28,743)
INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	(25,294)	(1,901)	10,460	201,338	(14,834)	199,437
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	151,852	153,753	451,793	250,455	603,645	404,208
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	126,558	151,852	462,253	451,793	588,811	603,645

The cash and cash equivalents of the Linked Charities are as follows:

	2020	2019
	£	£
Brightlingsea Santiago Almshouse Charity	64,488	98,230
Chelmsford Almshouse Charity	95,394	75,194
Dr West Memorial Home	1,564	1,561
Hoddesdon Home for the Aged Poor	-	-
Miss Rutland's Almshouses	16,259	6,243
Nethaniah Home	-	-
Loughton Almshouse Charity	27,883	27,810
Sprowston War Memorial Trust	-	-
John Gilders and Maskell Almshouse Charity	781	779
Springfield Green Almshouses	15,414	5,398
Writtle Almshouses	26,141	21,085
Ernest Elijah Everitt Trust	185,004	186,650
Mary Dains Cottages	29,325	28,843
	462,253	451,793

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. INTRODUCTION

Legacy East Almshouse Partnership acts as corporate trustee for fourteen almshouse charities, these are Brightlingsea Almshouse Charity, Chelmsford Almshouse Charity, Dr West Memorial Home, Hoddesdon Cottage Homes for the Aged Poor, Miss Rutland's Almshouses, Nethaniah Home, Loughton Almshouse Charity, Sprowston War Memorial Trust, John Gilders & Maskell Almshouse Charity, Springfield Green Almshouses, Writtle Almshouse Charity, Ernest Elijah Everitt Trust, Mary Dains Cottages and Copland Almshouse Charity. All charities, with the exception of Copland Almshouse Charity, have been linked to Legacy East Almshouse Partnership under a uniting direction which took effect from 1 January 2020 and are aggregated together in these financial statements as restricted funds.

2. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's accounts.

a) General Information and Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The accounts are prepared using the historical cost accounting rules except that that freehold properties are included at valuation and investments are included at their market value.

Component Accounting is not applied since the replacement of those components of the property which have a shorter useful life than the main structure is not capitalised but written off as incurred to the General Fund or the Extraordinary Repair Fund.

b) Fund Accounting

Restricted funds are funds received by the Charity for a specific purpose and can only be used for that purpose. Unrestricted funds are available to spend on activities that further any of the purposes of Charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

c) Going Concern

The Trustees have considered the potential impact of COVID-19 on the Charity's financial position and whether the Charity's ability to continue as a going concern was likely to be affected. The Trustees consider that the income to the Charity would not be affected in any material way as their beneficiaries were all of retirement age with fixed incomes related to statutory pensions, private pensions, universal credit and housing benefit. Nevertheless, the impact of COVID-19 might result in voids being of longer duration during pandemic restrictions. Based on these assessments, cash and the current funds available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual reports and accounts.

d) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate.

Donations and other voluntary income are reflected in the accounts for the period in which they are received. Donations in kind are recognised by the Charity when received except in the case of services provided free or undervalue by voluntary staff or others which are not reflected in the accounts.

e) Interest Received

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2. ACCOUNTING POLICIES (CONTINUED)

f) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g) Repairs and Maintenance of Properties

The charges in the Statement of Financial Activities in respect of Cyclical Maintenance and Extraordinary Repairs reflect the Trustees' constant concern to keep the properties in good condition and are in accordance with the Almshouse Associations' recommendation that Almshouse Charities should set aside each year specific sums in this respect. Transfers are made from the General Fund each year to the Extraordinary Repair Fund to cover extraordinary repairs as they arise and to the Cyclical Maintenance Fund to cover repairs which arise on a cyclical basis.

h) Support Costs

The Charity's governance costs are allocated entirely to the Almshouse Costs since support costs relating to other activities are considered immaterial.

i) Tangible Fixed Assets

The housing properties are included in the accounts at their insurance value. Additions after each revaluation are included at cost until a further revaluation.

Revaluations are performed with sufficient regularity to ensure that the carrying amounts are not materially misstated.

The cost of refurbishment and improvements to the existing property are written off to the Revenue Reserve as incurred. Any major improvements or extensions to the property are capitalised.

j) Investments

Investments are shown on the Balance Sheet at their market value. Changes in market values during an accounting period are reflected in the accounts as unrealised gains or losses. Upon disposal of an investment the difference between original cost and disposal proceeds is reflected in the accounts as a realised gain or loss and an adjustment is made to unrealised gains or losses to reverse unrealised movements in value in earlier years.

k) Debtors

Contributions and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

l) Cash at Bank

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Almshouse Management						
Management and Administration Fees	39,733	36,800	-	-	39,733	36,800
	39,733	36,800	-	-	39,733	36,800
Almshouse Income						
Contributions Due	-	-	266,137	251,578	266,137	251,578
Losses from Voids	-	-	(8,697)	(15,830)	(8,697)	(15,830)
	39,733	-	257,440	235,748	257,440	235,748
	39,733	36,800	257,440	235,748	297,173	272,548

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4. INVESTMENT INCOME

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Dividends Receivable from Listed Investments	-	-	2,542	2,391	2,542	2,391
Bank Deposit Account Interest Receivable	247	14	1,254	1,469	1,501	1,483
	247	14	3,796	3,860	4,043	3,874

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Almshouse Management Operating Costs						
Clerks Fees and Expenses	21,727	17,600	-	-	21,727	17,600
Accountancy Fees	1,434	1,236	-	-	1,434	1,236
Trustees' Expenses	353	584	-	-	353	584
Sundry Expenses	185	294	-	-	185	294
Subscription	407	-	-	-	407	-
Donation to the Almshouse Association	1,000	-	-	-	1,000	-
	25,106	19,714	-	-	25,106	19,714
Almshouse Costs						
Vacant Property Costs	-	-	614	974	614	974
Water Charges	-	-	737	162	737	162
Light and Heat	-	-	10,207	8,620	10,207	8,620
Insurance	-	-	5,582	6,157	5,582	6,157
Repairs and Renewals	-	-	22,014	24,142	22,014	24,142
Extraordinary Repairs	-	-	84,244	37,368	84,244	37,368
Cyclical Repairs	-	-	2,950	5,932	2,950	5,932
Gardening	-	-	5,695	7,557	5,695	7,557
Cleaning	-	-	1,378	-	1,378	-
Bad Debts Written Off	-	-	761	2,257	761	2,257
Sundry Expenses	-	-	342	260	342	260
Housing Loan Interest	-	-	4,692	5,441	4,692	5,441
Depreciation of Housing Properties	-	-	-	46,735	-	46,735
	-	-	139,216	145,605	139,216	145,605
Support Costs – Governance Costs						
Administration Fees	-	-	36,533	33,600	36,533	33,600
Auditor's Remuneration	-	-	22,302	8,448	22,302	8,448
Legal and Professional Fees	-	-	1,760	1,114	1,760	1,114
Almshouse Association Subscriptions	-	-	1,618	1,404	1,618	1,404
Fraudulent Transaction	-	-	-	2,225	-	2,225
Bank Charges	-	-	-	21	-	21
	-	-	201,429	192,417	201,429	192,417
	25,106	19,714	201,429	192,417	226,535	212,131

6. NET INCOME/(EXPENDITURE) FOR THE YEAR

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
This is stated after charging:						
Auditor's Remuneration:						
Audit Fees	600	-	7,800	-	8,400	-
Independent Examination Fees	-	126	-	1,386	-	1,512
Accountancy Fees	834	1,110	14,502	7,062	15,336	8,172
	1,434	1,236	22,302	8,448	23,736	9,684

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

7. RELATED PARTY TRANSACTIONS AND TRUSTEES REMUNERATION

No trustees were remunerated year ended 31 December 2020 or the year ended 31 December 2019.

Three trustees were reimbursed travelling expenses of £353 by Legacy East Almshouse Partnership during the year ended 31 December 2020, three trustees were reimbursed travelling expenses of £584 by Legacy East Almshouse Partnership during the year ended 31 December 2019.

There were no other related party transactions during the year ended 31 December 2020 or the year ended 31 December 2019.

8. HOUSING PROPERTIES

	Restricted Funds	
	2020	2019
	£	£
COST OR VALUATION		
At beginning of the year	2,662,322	2,632,609
Additions at cost	-	29,713
Gain on Revaluation	3,361,760	-
At end of the year	6,024,082	2,662,322
DEPRECIATION		
At beginning of the year	208,652	161,917
Charge for the year	-	46,735
Adjustment on Revaluation	(208,652)	-
At end of the year	-	208,652
NET BOOK VALUE		
At beginning of the year	2,453,670	2,470,692
At end of the year	5,999,082	2,453,670
The cost or valuation as at 31 March 2021 is represented by:		
Cost	1,407,507	1,407,507
Revaluation gains	4,616,575	1,254,815
	6,024,082	2,662,322

9. INVESTMENTS

	Restricted Funds	
	2020	2019
	£	£
Listed Investments		
Market value at beginning of the year	603,377	502,959
Additions at cost	150	35,000
Disposal proceeds	(30,000)	-
Revaluation gains/(losses)	10,424	65,418
Market value at end of the year	583,951	603,377

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

10. DEBTORS AND PREPAYMENTS

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Linked Charities Current Accounts	39,163	17,056	-	-	39,163	17,056
Contributions in Arrears	-	-	12,007	9,089	12,007	9,089
Other Debtors	-	-	33,296	9,268	33,296	9,268
Legacy East Almshouse Partnership	-	-	95,017	109,080	95,017	109,080
Prepayments and Accrued Income	-	14	5,458	4,708	5,458	4,722
	39,163	17,070	145,778	132,145	184,941	149,215

11. CASH AT BANK AND IN HAND

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Co-operative Bank Current Account	76,459	111,852	-	-	76,459	111,852
Barclays Current Account	-	-	25,160	24,679	25,160	24,679
Santander Current Account	-	-	-	4,678	-	4,678
COIF Deposit Account	50,099	40,000	437,093	240,464	487,192	280,464
Santander Deposit Account	-	-	-	181,972	-	181,972
	126,558	151,852	462,253	451,793	588,811	603,645

12. CREDITORS: Amounts due within one year

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Loans (see note 14)	-	-	13,960	23,528	13,960	23,528
Linked Charites Current Accounts	95,017	109,080	-	-	95,017	109,080
Copland Almshouse Charity Current Account	6,511	11,426	-	-	6,511	11,426
Contributions in Received in Advance	-	-	7,578	4,414	7,578	4,414
Other Creditors	1,961	1,466	8,882	10,039	10,843	11,505
Legacy East Almshouse Partnership	-	-	39,163	17,056	39,163	17,056
Accruals and Deferred Income	1,482	1,074	21,797	14,402	23,279	15,476
	104,971	123,046	91,380	69,439	196,351	192,485

13. CREDITORS: amounts falling due after more than one year

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Loans (see note 14)	-	-	151,820	239,325	151,820	239,325

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

14. LOANS

During the year ended 31 March 2015 the Hoddesdon Cottage Homes for the Aged Poor current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 Genesis Housing Association Ltd made a loan of £73,232 to Nethaniah Home so that substantial improvements to the housing properties could be carried out. A further loan for £10,000 was advanced during the year ended 31 December 2016. The loan is interest free loan and is repayable over fifteen years commencing on 1 April 2016.

During the year ended 31 March 2015 the Loughton Almshouse Charity current account balance owed to Genesis Housing Association Ltd of £84,750 was converted to an interest free loan which is repayable over fifteen years commencing on 1 April 2016 and was repaid in full during the year ended 31 December 2020.

During the year ended 31 December 2007 Sprowston War Memorial Trust borrowed £45,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 104 and 106 North Walsham Road, Norwich.

During the year ended 31 December 2008 Springfield Green Almshouses borrowed £30,000 from the Charity Bank Ltd. The loan is subject to interest at a fixed rate of 6.5% per annum and is repayable over 25 years. The loan is secured on the housing properties at 40 and 42 Springfield Road, Chelmsford.

During the year ended 31 December 2004 Brightlingsea Santiago Almshoue Charity borrowed from the Nationwide Building Society. The loan was subject to interest at a variable rate and was repaid in full during the year ended 31 December 2020.

The loans are repayable in monthly instalments as follows:

	Restricted Funds 2020		Restricted Funds 2019	
	£	£	£	£
In one year or less		13,814		23,528
Between one and two years	13,984		22,358	
Between two and five years	43,087		69,196	
In five years or more	94,894		147,771	
		151,965		239,325
		165,779		262,853

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Legacy East Almshouse Partnership				
Unrestricted Funds – General Fund	-	-	60,750	60,750
Linked Charities				
Endowment Funds:				
Permanent Endowment Funds	-	32,566	-	32,566
Housing Property Reserves	2,763,157	-	(50,992)	2,712,165
Housing Property Revaluation Reserves	2,935,329	-		2,935,329
Restricted Funds:				
Social Housing Grant Funds	325,596	-	-	325,596
Unrestricted Funds:				
Cyclical Maintenance Funds	-	57,211	59,178	116,389
Extraordinary Repair Funds	-	117,249	59,531	176,780
General Funds	-	376,925	297,114	674,039
	6,024,082	583,951	364,831	6,972,864
	6,024,082	583,951	425,581	7,033,614

LEGACY EAST ALMSHOUSE PARTNERSHIP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

16. FINANCIAL COMMITMENTS

	Unrestricted Funds		Restricted Funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Authorised and Contracted For:						
Ernest Elijah Everitt Trust						
Replacement boundary wall	-	-	31,085	-	31,085	-

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – SUMMARY STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Fund Balances Brought Forward £	Almshouse Almshouse Income £	Investment Income £	Almshouse Costs £	Gains/Losses on Investments £	Gains/Losses on Revaluation Of Housing Properties £	Fund Balances Carried Forward £
Year Ended 31 December 2020							
Brightlingsea Santiago Almshouse Charity	**399,261**	**47,218**	**237**	**(20,241)**	**(49)**	**488,152**	**914,578**
Chelmsford Almshouse Charity	**221,524**	**33,994**	**1,848**	**(25,685)**	**(5,387)**	**622,996**	**849,290**
Dr West Memorial Home	**119,428**	**5,377**	**3**	**(6,879)**	**(1,813)**	**17,655**	**133,771**
Hoddesdon Home for the Aged Poor	**261,643**	**20,024**	**158**	**(44,266)**	**(865)**	**118,789**	**355,483**
Miss Rutland's Almshouses	**588,028**	**25,300**	**13**	**(12,629)**	**(3,087)**	**(5,637)**	**591,988**
Nethaniah Home	**359,776**	**19,665**	**-**	**(9,721)**	**(273)**	**150,766**	**520,213**
Loughton Almshouse Charity	**318,943**	**25,547**	**59**	**(8,070)**	**(382)**	**159,729**	**495,826**
Sprowston War Memorial Trust	**127,114**	**10,690**	**-**	**(5,706)**	**(301)**	**42,588**	**174,385**
John Gilders and Maskell Almshouse Charity	**356,854**	**22,106**	**8**	**(7,116)**	**6,216**	**188,530**	**566,598**
Springfield Green Almshouses	**132,927**	**13,210**	**533**	**(7,413)**	**(477)**	**197,890**	**336,670**
Writtle Almshouses	**82,736**	**13,021**	**45**	**(7,280)**	**(57)**	**267,381**	**355,846**
Ernest Elijah Everitt Trust	**184,801**	**18,550**	**747**	**(9,041)**	**-**	**480,000**	**675,057**
Mary Dains Cottages	**179,186**	**2,738**	**145**	**(37,382)**	**16,899**	**841,573**	**1,003,159**
	3,332,221	**257,440**	**3,796**	**(201,429)**	**10,424**	**3,570,412**	**6,972,864**
Year Ended 31 December 2019							
Brightlingsea Santiago Almshouse Charity	382,696	45,669	327	(29,509)	78	-	399,261
Chelmsford Almshouse Charity	194,729	31,419	1,969	(22,133)	15,540	-	221,524
Dr West Memorial Home	109,116	6,235	7	(4,117)	8,187	-	119,428
Hoddesdon Home for the Aged Poor	254,458	21,151	158	(17,322)	3,198	-	261,643
Miss Rutland's Almshouses	579,308	21,476	30	(24,150)	11,364	-	588,028
Nethaniah Home	352,976	19,277	-	(13,803)	1,326	-	359,776
Loughton Almshouse Charity	324,184	24,692	172	(31,961)	1,856	-	318,943
Sprowston War Memorial Trust	123,054	10,660	-	(8,056)	1,456	-	127,114
John Gilders and Maskell Almshouse Charity	339,338	15,083	12	(13,938)	16,359	-	356,854
Springfield Green Almshouses	126,743	10,802	548	(10,941)	5,775	-	132,927
Writtle Almshouses	80,683	12,342	79	(10,648)	280	-	82,736
Ernest Elijah Everitt Trust	173,140	16,942	558	(5,839)	-	-	184,801
Mary Dains Cottages	179,186	-	-	-	-	-	179,186
	3,219,611	235,748	3,860	(192,417)	65,419	-	3,332,221

LEGACY EAST ALMSHOUSE PARTNERSHIP

LINKED CHARITIES – BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2020

	Fixed Assets Tangible Assets Housing Properties	Investments	Debtors and Prepayments	Cash at Bank and in Hand	Creditors: Amounts due within One Year	Creditors: Amount due in more than One Year	Net Assets
	£	£	£	£	£	£	£
Year Ended 31 December 2020							
Brightlingsea Santiago Almshouse Charity	**853,006**	**609**	**1,608**	**64,488**	**(5,133)**	**-**	**914,578**
Chelmsford Almshouse Charity	**639,754**	**105,258**	**15,192**	**95,394**	**(6,308)**	**-**	**849,290**
Dr West Memorial Home	**74,348**	**55,149**	**3,940**	**1,564**	**(1,230)**	**-**	**133,771**
Hoddesdon Home for the Aged Poor	**401,372**	**20,798**	**471**	**-**	**(14,895)**	**(52,263)**	**355,483**
Miss Rutland's Almshouses	**472,292**	**93,925**	**11,381**	**16,259**	**(1,869)**	**-**	**591,988**
Nethaniah Home	**552,860**	**8,323**	**17,884**	**-**	**(7,528)**	**(51,326)**	**520,213**
Loughton Almshouse Charity	**450,000**	**11,652**	**8,425**	**27,883**	**(2,134**	**-**	**495,826**
Sprowston War Memorial Trust	**185,668**	**9,137**	**12,999**	**-**	**(4,159)**	**(29,260)**	**174,385**
John Gilders and Maskell Almshouse Charity	**456,217**	**101,351**	**10,270**	**781**	**(2,021)**	**-**	**566,598**
Springfield Green Almshouses	**297,115**	**38,339**	**7,956**	**15,414**	**(3,183)**	**(18,971)**	**336,670**
Writtle Almshouses	**319,877**	**1,758**	**9,758**	**26,141**	**(1,688)**	**-**	**355,846**
Ernest Elijah Everitt Trust	**480,000**	**-**	**13,018**	**185,004**	**(2,965)**	**-**	**675,057**
Mary Dains Cottages	**841,573**	**137,652**	**32,876**	**29,325**	**(38,267)**	**-**	**1,003,159**
	6,024,082	**583,951**	**145,778**	**462,253**	**(91,380)**	**(151,820)**	**6,972,864**
Year Ended 31 December 2019							
Brightlingsea Santiago Almshouse Charity	364,854	658	19,011	98,230	(9,999)	(73,493)	399,261
Chelmsford Almshouse Charity	16,758	110,645	29,708	75,194	(10,781)	-	221,524
Dr West Memorial Home	56,693	56,962	5,096	1,561	(884)	-	119,428
Hoddesdon Home for the Aged Poor	282,583	21,663	21,728	-	(6,418)	(57,913)	261,643
Miss Rutland's Almshouses	477,929	97,012	7,797	6,243	(953)	-	588,028
Nethaniah Home	402,094	8,596	12,758	-	(6,797)	(56,875)	359,776
Loughton Almshouse Charity	290,271	12,034	745	27,810	(11,917)	-	318,943
Sprowston War Memorial Trust	143,080	9,438	8,590	-	(3,064)	(30,930)	127,114
John Gilders and Maskell Almshouse Charity	267,687	95,135	2,242	779	(8,989)	-	356,854
Springfield Green Almshouses	99,225	38,816	12,129	5,398	(2,527)	(20,114)	132,927
Writtle Almshouses	52,496	1,815	8,277	21,085	(937)	-	82,736
Ernest Elijah Everitt Trust	-	-	3	186,650	(1,852)	-	184,801
Mary Dains Cottages	-	150,603	4,061	28,843	(4,321)	-	179,186
	2,453,670	603,377	132,145	451,793	(69,439)	(239,325)	3,332,221

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	49,406		48,318	
Losses from Voids	(2,188)		(2,649)	
		47,218		45,669
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	26		26	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	211		301	
		237		327
TOTAL INCOME		47,455		45,996
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	91		95	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	1,076		1,004	
Repairs and Renewals	3,707		4,285	
Extraordinary Repairs	2,400		4,120	
Cyclical Repairs	-		-	
Gardening	1,143		2,520	
Cleaning	1,378		-	
Bad Debts Written Off	-		868	
Sundry Expenses	-		-	
Housing Loan Interest	1,257		1,816	
Depreciation of Housing Properties	-		7,463	
		11,052		22,171
Support Costs – Governance				
Administration Fees	6,400		6,400	
Accountancy Fees	2,610		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	179		170	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		9,189		7,338
TOTAL EXPENDITURE		20,241		29,509
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		27,214		16,487
NET INVESTMENT GAINS/(LOSSES)		(49)		78
NET INCOME/(EXPENDITURE)		27,165		16,565
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		488,152		-
NET MOVEMENT IN FUNDS		515,317		16,565
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		399,261		382,696
Total Funds Carried Forward		914,578		399,261

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	364,854		372,317	
Additions at cost	-		-	
Depreciation Charge for the year	-		(7,463)	
Gain/(Loss) on Revaluation	488,152		-	
Net Book Value at end of the year		853,006		364,854
Listed Investments				
Market Value at Beginning of the year	658		580	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	(49)		78	
Market Value at end of the year		609		658
		853,615		365,512
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	465		350	
Other Debtors	58		2,898	
Legacy East Almshouse Partnership	-		14,653	
Prepayments and Accrued Income	1,085		1,110	
		1,608		19,011
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	64,488		98,230	
		64,488		98,230
		66,096		117,241
CREDITORS: Amounts falling due with one year				
Loans	-		(8,250)	
Contributions in Received in Advance	(1,650)		(905)	
Other Creditors	(106)		-	
Legacy East Almshouse Partnership	(1,355)		(76)	
Accruals and Deferred Income	(2,022)		(768)	
		(5,133)		(9,999)
NET CURRENT ASSETS/(LIABILITIES)		60,963		107,242
TOTAL ASSETS LESS CURRENT LIABILITIES		914,578		472,754
CREDITORS: Amounts falling due after more than one year				
Loans		-		(73,493)
NET ASSETS		914,578		399,261
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	292,988		168,010	
Housing Property Revaluation Reserve	425,018		-	
		718,006		168,010
Restricted Funds:				
Social Housing Grant Fund		135,000		115,101
Unrestricted Funds:				
Cyclical Maintenance Fund	11,128		4,296	
Extraordinary Repair Fund	15,409		11,233	
General Fund	35,035		100,621	
		61,572		116,150
		914,578		399,261

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**168,010**	-	-	-	**81,743**	**43,235**	**292,988**
Housing Property Revaluation Reserve	-	-	-	-	-	**425,018**	**425,018**
	168,010	-	-	-	**81,743**	**468,253**	**718,006**
Restricted Funds							
Social Housing Grant Fund	**115,101**	-	-	-	-	**19,899**	**135,000**
Unrestricted Funds							
Cyclical Maintenance Fund	**4,296**	-	-	-	**6,832**	-	**11,128**
Extraordinary Repair Fund	**11,233**	-	-	-	**4,176**	-	**15,409**
General Fund	**100,621**	**47,455**	**(20,241)**	**(49)**	**(92,751)**	-	**35,035**
	116,150	**47,455**	**(20,241)**	**(49)**	**(81,743)**	-	**61,572**
Total Funds	**399,261**	**47,455**	**(20,241)**	**(49)**	-	**488,152**	**914,578**
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	165,050	-	-	-	2,960	-	168,010
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	165,050	-	-	-	2,960	-	168,010
Restricted Funds							
Social Housing Grant Fund	117,500	-	-	-	(2,349)	-	115,101
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	4,296	-	4,296
Extraordinary Repair Fund	5,889	-	-	-	5,344	-	11,233
General Fund	94,307	45,996	(29,509)	78	(10,251)	-	100,621
	100,196	45,996	(29,509)	78	(611)	-	116,150
Total Funds	382,746	45,996	(29,509)	78	-	-	399,261

BRIGHTLINGSEA SANTIAGO ALMSHOUSE

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	292,988	-	-	292,988
Housing Property Revaluation Reserve	425,018	-	-	425,018
Restricted Funds:				
Social Housing Grant Fund	135,000	-	-	135,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	11,128	11,128
Extraordinary Repair Fund	-	-	15,409	15,409
General Fund	-	609	34,426	35,035
	853,006	609	60,963	914,578

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £135,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

CHELMSFORD ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	34,573		33,129	
Losses from Voids	(579)		(1,710)	
		33,994		31,419
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	1,686		1,686	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	162		283	
		1,848		1,969
TOTAL INCOME		35,842		33,388
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	196		-	
Light and Heat	5,778		8,620	
Insurance	796		755	
Repairs and Renewals	1,498		2,332	
Extraordinary Repairs	8,250		2,501	
Cyclical Repairs	-		1,010	
Gardening	676		811	
Cleaning	-		-	
Bad Debts Written Off	-		(62)	
Sundry Expenses	-		80	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		348	
		17,194		16,395
Support Costs – Governance				
Administration Fees	4,800		4,800	
Auditor's Remuneration	2,172		768	
Legal and Professional Fees	1,340		-	
Almshouse Association Subscription	179		170	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		8,491		5,738
TOTAL EXPENDITURE		25,685		22,133
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		10,157		11,255
NET INVESTMENT GAINS/(LOSSES)		(5,387)		15,540
NET INCOME/(EXPENDITURE)		4,770		26,795
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		622,996		-
NET MOVEMENT IN FUNDS		627,766		26,795
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		221,524		194,729
Total Funds Carried Forward		849,290		221,524

CHELMSFORD ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**16,758**		17,106	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		(348)	
Gain/(Loss) on Revaluation	**622,996**		-	
Net Book Value at end of the year		**639,754**		16,758
Listed Investments				
Market Value at Beginning of the year	**110,645**		95,105	
Additions at cost	**-**		-	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**(5,387)**		15,540	
Market Value at end of the year		**105,258**		110,645
		745,012		127,403
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**658**		607	
Other Debtors	**-**		927	
Legacy East Almshouse Partnership	**13,738**		27,176	
Prepayments and Accrued Income	**796**		998	
		15,192		29,708
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**95,394**		75,194	
		95,394		75,194
		110,586		104,902
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(209)**		(271)	
Other Creditors	**(3,849)**		(3,922)	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(2,250)**		(6,588)	
		(6,308)		(10,781)
NET CURRENT ASSETS/(LIABILITIES)		**104,278**		94,121
TOTAL ASSETS LESS CURRENT LIABILITIES		**849,290**		221,524
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**849,290**		221,524
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**16,699**		18,047	
Housing Property Reserve	**21,241**		16,758	
Housing Property Revaluation Reserve	**618,513**		-	
		656,453		34,805
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**8,346**		3,222	
Extraordinary Repair Fund	**16,827**		14,013	
General Fund	**167,664**		169,484	
		192,837		186,719
		849,290		221,524

CHELMSFORD ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	**18,047**	-	-	**(1,348)**	-	-	**16,699**
Housing Property Reserve	**16,758**	-	-	-	-	**4,483**	**21,241**
Housing Property Revaluation Reserve	-	-	-	-	-	**618,513**	**618,513**
	34,805	-	-	**(1,348)**	-	**622,996**	**656,453**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**3,222**	-	-	-	**5,124**	-	**8,346**
Extraordinary Repair Fund	**14,013**	-	-	**(318)**	**3,132**	-	**16,827**
General Fund	**169,484**	**35,842**	**(25,685)**	**(3,721)**	**(8,256)**	-	**167,664**
	186,719	**35,842**	**(25,685)**	**(4,039)**	-	-	**192,837**
Total Funds	**221,524**	**35,842**	**(25,685)**	**(5,387)**	-	**622,996**	**849,290**
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	15,896	-	-	2,151	-	-	18,047
Housing Property Reserve	17,106	-	-	-	(348)	-	16,758
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	33,002	-	-	2,151	(348)	-	34,805
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	3,222	-	3,222
Extraordinary Repair Fund	8,462	-	-	1,543	4,008	-	14,013
General Fund	153,265	33,388	(22,133)	11,846	(6,882)	-	169,484
	161,727	33,388	(22,133)	13,389	348	-	186,719
Total Funds	194,729	33,388	(22,133)	15,540	-	-	221,524

CHELMSFORD ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	16,699		16,699
Housing Property Reserve	21,241	-	-	21,241
Housing Property Revaluation Reserve	618,513	-	-	618,513
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	8,346	8,346
Extraordinary Repair Fund	-	9,687	7,140	16,827
General Fund	-	78,872	88,792	167,664
	639,754	105,258	104,278	849,290

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

DR WEST MEMORIAL HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	7,114		6,235	
Losses from Voids	(1,737)		-	
		5,377		6,235
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	3		7	
		3		7
TOTAL INCOME		5,380		6,242
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	41		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	124		114	
Repairs and Renewals	523		840	
Extraordinary Repairs	3,885		-	
Cyclical Repairs	-		-	
Gardening	304		309	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		1,153	
		4,877		2,416
Support Costs – Governance				
Administration Fees	800		800	
Auditor's Remuneration	1,062		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		2,002		1,701
TOTAL EXPENDITURE		6,879		4,117
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(1,499)		2,125
NET INVESTMENT GAINS/(LOSSES)		(1,813)		8,187
NET INCOME/(EXPENDITURE)		(3,312)		10,312
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		17,655		-
NET MOVEMENT IN FUNDS		14,343		10,312
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		119,428		109,116
Total Funds Carried Forward		133,771		119,428

DR WEST MEMORIAL HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	56,693		57,846	
Additions at cost	-		-	
Depreciation Charge for the year	-		(1,153)	
Gain/(Loss) on Revaluation	17,655		-	
Net Book Value at end of the year		74,348		56,693
Listed Investments				
Market Value at Beginning of the year	56,962		43,775	
Additions at cost	-		5,000	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	(1,813)		8,187	
Market Value at end of the year		55,149		56,962
		129,497		113,655
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	78		242	
Other Debtors	-		-	
Legacy East Almshouse Partnership	3,796		4,657	
Prepayments and Accrued Income	66		197	
		3,940		5,096
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	1,564		1,561	
		1,564		1,561
		5,504		6,657
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		(116)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,230)		(768)	
		(1,230)		(884)
NET CURRENT ASSETS/(LIABILITIES)		4,274		5,773
TOTAL ASSETS LESS CURRENT LIABILITIES		133,771		119,428
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		133,771		119,428
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	60,118		56,693	
Housing Property Revaluation Reserve	14,230		-	
		74,348		56,693
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	3,870		3,115	
Extraordinary Repair Fund	12,767		12,648	
General Fund	42,786		46,972	
		59,423		62,735
		133,771		119,428

DR WEST MEMORIAL HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	56,693	-	-	-	-	3,425	60,118
Housing Property Revaluation Reserve	-	-	-	-	-	14,230	14,230
	56,693	-	-	-	-	17,655	74,348
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	3,115	-	-	(99)	854	-	3,870
Extraordinary Repair Fund	12,648	-	-	(403)	522	-	12,767
General Fund	46,972	5,380	(6,879)	(1,311)	(1,376)	-	42,786
	62,735	5,380	(6,879)	(1,813)	-	-	59,423
Total Funds	119,428	5,380	(6,879)	(1,813)	-	17,655	133,771
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	57,846	-	-	-	(1,153)	-	56,693
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	57,846	-	-	-	(1,153)	-	56,693
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	2,162	-	-	416	537	-	3,115
Extraordinary Repair Fund	10,109	-	-	1,871	668	-	12,648
General Fund	38,999	6,242	(4,117)	5,900	(52)	-	46,972
	51,270	6,242	(4,117)	8,187	1,153	-	62,735
Total Funds	109,116	6,242	(4,117)	8,187	-	-	119,428

DR WEST MEMORIAL HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Funds	-	-	-	-
Housing Property Reserve	60,118	-	-	60,118
Housing Property Revaluation Reserve	14,230	-	-	14,230
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	3,016	854	3,870
Extraordinary Repair Fund	-	12,245	522	12,767
General Fund	-	39,888	2,898	42,786
	74,348	55,149	4,274	133,771

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	23,155		21,151	
Losses from Voids	(3,131)		-	
		20,024		21,151
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	158		158	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		158		158
TOTAL INCOME		20,182		21,309
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	106		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	452		430	
Repairs and Renewals	1,552		1,236	
Extraordinary Repairs	35,088		4,370	
Cyclical Repairs	-		-	
Gardening	1,217		1,235	
Cleaning	-		-	
Bad Debts Written Off	761		145	
Sundry Expenses	22		23	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		5,782	
		39,198		13,221
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,728		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		5,068		4,101
TOTAL EXPENDITURE		44,266		17,322
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(24,084)		3,987
NET INVESTMENT GAINS/(LOSSES)		(865)		3,198
NET INCOME/(EXPENDITURE)		(24,949)		7,185
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		118,789		-
NET MOVEMENT IN FUNDS		93,840		7,185
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		261,643		254,458
Total Funds Carried Forward		355,483		261,643

HODDESDON COTTAGE HOMES FOR THE AGED POOR

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**282,583**		288,365	
Additions at cost	-		-	
Depreciation Charge for the year	-		(5,782)	
Gain/(Loss) on Revaluation	**118,789**		-	
Net Book Value at end of the year		**401,372**		282,583
Listed Investments				
Market Value at Beginning of the year	**21,663**		18,465	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	**(865)**		3,198	
Market Value at end of the year		**20,798**		21,663
		422,170		304,246
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**242**		1,133	
Other Debtors	-		-	
Legacy East Almshouse Partnership	-		20,238	
Prepayments and Accrued Income	**229**		357	
		471		21,728
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		471		21,728
CREDITORS: Amounts falling due with one year				
Loans	**(5,650)**		(5,650)	
Contributions in Received in Advance	**(1,062)**		-	
Other Creditors	-		-	
Legacy East Almshouse Partnership	**(6,611)**		-	
Accruals and Deferred Income	**(1,572)**		(768)	
		(14,895)		(6,418)
NET CURRENT ASSETS		**(14,424)**		15,310
TOTAL ASSETS LESS CURRENT LIABILITIES		**407,746**		319,556
CREDITORS: Amounts falling due after more than one year				
Loans		**(52,263)**		(57,913)
NET ASSETS		**355,483**		261,643
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	**299,555**		282,583	
Housing Property Revaluation Reserve	**101,817**		-	
		401,372		282,583
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**14,755**		11,712	
Extraordinary Repair Fund	**6,903**		7,309	
General Fund	**(67,547)**		(39,961)	
		(45,889)		(20,940)
		355,483		261,643

HODDESDON COTTAGE HOMES FOR THE AGED POOR

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	**282,583**	-		-	-	**16,972**	**299,555**
Housing Property Revaluation Reserve	-	-	-	-	-	**101,817**	**101,817**
	282,583	-	-	-	-	**118,789**	**401,372**
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	**11,712**	-	-	**(373)**	**3,416**	-	**14,755**
Extraordinary Repair Fund	**7,309**	-	-	**(406)**	-	-	**6,903**
General Fund	**(39,961)**	**20,182**	**(44,266)**	**(86)**	**(3,416)**	-	**(67,547)**
	(20,940)	**20,182**	**(44,266)**	**(865)**	-	-	**(45,889)**
Total Funds	**261,643**	**20,182**	**(44,266)**	**(865)**	-	**118,789**	**447,261**
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	288,365	-	-	-	(5,782)	-	282,583
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	288,365	-	-	-	(5,782)	-	282,583
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	
Unrestricted Funds							
Cyclical Maintenance Fund	8,089	-	-	1,475	2,148	-	11,712
Extraordinary Repair Fund	7,759	-	(4,370)	1,248	2,672	-	7,309
General Fund	(49,755)	21,309	(12,952)	475	962	-	(39,961)
	(33,907)	21,309	(17,322)	3,198	5,782	-	(20,940)
Total Funds	254,458	21,309	(17,322)	3,198	-	-	261,643

HODDESDON COTTAGE HOMES FOR THE AGED POOR

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	299,555	-	-	299,555
Housing Property Revaluation Reserve	101,817	-	-	101,817
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	11,339	3,416	14,755
Extraordinary Repair Fund	-	6,903	-	6,903
General Fund	-	2,556	(70,103)	(67,547)
	401,372	20,798	(66,687)	355,483

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MISS RUTLAND'S ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	25,814		24,397	
Losses from Voids	(514)		(2,921)	
		25,300		21,476
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	13		30	
		13		30
TOTAL INCOME		25,313		21,506
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	247		87	
Water Charges	-		-	
Light and Heat	500		324	
Insurance	564		540	
Repairs and Renewals	394		772	
Extraordinary Repairs	3,933		10,283	
Cyclical Repairs	1,188		-	
Gardening	735		345	
Cleaning	-		-	
Bad Debts Written Off	-		581	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		7,117	
		7,561		20,049
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,728		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		5,068		4,101
TOTAL EXPENDITURE		12,629		24,150
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		12,684		(2,644)
NET INVESTMENT GAINS/(LOSSES)		(3,087)		11,364
NET INCOME/(EXPENDITURE)		9,597		8,720
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		(5,637)		-
NET MOVEMENT IN FUNDS		3,960		8,720
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		588,028		579,308
Total Funds Carried Forward		591,988		588,028

MISS RUTLAND'S ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**477,929**		485,046	
Additions at cost	**-**		-	
Depreciation Charge for the year	**-**		(7,117)	
Gain/(Loss) on Revaluation	**(5,637)**		-	
Net Book Value at end of the year		**472,292**		477,929
Listed Investments				
Market Value at Beginning of the year	**97,012**		55,648	
Additions at cost	**-**		30,000	
Disposal Proceeds	**-**		-	
Gain/(Loss) on Revaluation	**(3,087)**		11,364	
Market Value at end of the year		**93,925**		97,012
		566,217		574,941
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**3,650**		2,199	
Other Debtors	**-**		385	
Legacy East Almshouse Partnership	**7,446**		4,938	
Prepayments and Accrued Income	**285**		275	
		11,381		7,797
Cash at Bank and in Hand				
Barclays Current Account	**-**		-	
COIF Deposit Account	**16,259**		6,243	
		16,259		6,243
		27,640		14,040
CREDITORS: Amounts falling due with one year				
Loans	**-**		-	
Contributions in Received in Advance	**(197)**		(113)	
Other Creditors	**-**		-	
Legacy East Almshouse Partnership	**-**		-	
Accruals and Deferred Income	**(1,672)**		(840)	
		(1,869)		(953)
NET CURRENT ASSETS		**25,771**		13,087
TOTAL ASSETS LESS CURRENT LIABILITIES		**591,988**		588,028
CREDITORS: Amounts falling due after more than one year				
Loans		**-**		-
NET ASSETS		**591,988**		588,028
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	**-**		-	
Housing Property Reserve	**248,952**		228,568	
Housing Property Revaluation Reserve	**223,340**		249,361	
		472,292		477,929
Restricted Funds:				
Social Housing Grant Fund		**-**		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**10,896**		7,726	
Extraordinary Repair Fund	**13,301**		11,581	
General Fund	**95,499**		90,792	
		119,696		110,099
		591,988		588,028

MISS RUTLAND'S ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	228,568	-	-	-	-	20,384	248,952
Housing Property Revaluation Reserve	249,361	-	-	-	-	(26,021)	223,340
	477,929	-	-	-	-	(5,637)	472,292
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	7,726	-	-	(246)	3,416	-	10,896
Extraordinary Repair Fund	11,581	-	-	(368)	2,088	-	13,301
General Fund	90,792	25,313	(12,629)	(2,473)	(5,504)	-	95,499
	110,099	25,313	(12,629)	(3,087)	-	-	119,696
Total Funds	588,028	25,313	(12,629)	(3,087)	-	(5,637)	591,988
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	230,598	-	-	-	(2,030)	-	228,568
Housing Property Revaluation Reserve	254,448	-	-	-	(5,087)	-	249,361
	485,046	-	-	-	(7,117)	-	477,929
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	4,644	-	-	934	2,148	-	7,726
Extraordinary Repair Fund	7,443	-	-	1,466	2,672	-	11,581
General Fund	82,175	21,506	(24,150)	8,964	2,297	-	90,792
	94,262	21,506	(24,150)	11,364	7,117	-	110,099
Total Funds	579,308	21,506	(24,150)	11,364	-	-	588,028

MISS RUTLAND'S ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term Loans	Total
	Freehold Property	Investments		
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	248,952	-	-	248,952
Housing Property Revaluation Reserve	223,340	-	-	223,340
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	7,480	3,416	10,896
Extraordinary Repair Fund	-	11,213	2,088	13,301
General Fund	-	75,232	20,267	95,499
	472,292	93,925	25,771	591,988

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

NETHANIAH HOME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	19,665		19,277	
Losses from Voids	-		-	
		19,665		19,277
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		19,665		19,277
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	642		614	
Repairs and Renewals	2,249		1,011	
Extraordinary Repairs	-		-	
Cyclical Repairs	1,762		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts Written Off	-		(125)	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		8,202	
		4,653		9,702
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,728		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		113	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		5,068		4,401
TOTAL EXPENDITURE		9,721		13,803
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		9,944		5,474
NET INVESTMENT GAINS/(LOSSES)		274		1,326
NET INCOME/(EXPENDITURE)		10,218		6,800
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		150,766		-
NET MOVEMENT IN FUNDS		160,984		6,800
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		359,776		352,976
Total Funds Carried Forward		520,760		359,776

NETHANIAH HOME

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	402,094		410,296	
Additions at cost	-		-	
Depreciation Charge for the year	-		(8,202)	
Gain/(Loss) on Revaluation	150,766		-	
Net Book Value at end of the year		552,860		402,094
Listed Investments				
Market Value at Beginning of the year	8,596		7,270	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	(273)		1,326	
Market Value at end of the year		8,323		8,596
		561,183		410,690
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	2,318		1,749	
Other Debtors	-		-	
Legacy East Almshouse Partnership	15,242		10,699	
Prepayments and Accrued Income	324		310	
		17,884		12,758
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		17,884		12,758
CREDITORS: Amounts falling due with one year				
Loans	(5,549)		(5,549)	
Contributions in Received in Advance	(407)		(480)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,572)		(768)	
		(7,528)		(6,797)
NET CURRENT ASSETS/(LIABILITIES)		10,356		5,961
TOTAL ASSETS LESS CURRENT LIABILITIES		571,539		416,651
CREDITORS: Amounts falling due after more than one year				
Loans		(51,326)		(56,875)
NET ASSETS		520,213		359,776
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	171,750		146,461	
Housing Property Revaluation Reserve	339,110		219,814	
		510,860		366,275
Restricted Funds:				
Social Housing Grant Fund		42,000		35,819
Unrestricted Funds:				
Cyclical Maintenance Fund	8,521		5,248	
Extraordinary Repair Fund	2,088		-	
General Fund	(43,256)		(47,566)	
		(32,647)		(42,318)
		520,213		359,776

NETHANIAH HOME

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	146,461	-	-	-	-	25,289	171,750
Housing Property Revaluation Reserve	219,814	-	-	-	-	119,296	339,110
	366,275	-	-	-	-	144,585	510,860
Restricted Funds							
Social Housing Grant Fund	35,819	-	-	-	-	6,181	42,000
Unrestricted Funds							
Cyclical Maintenance Fund	5,248	-	-	(143)	3,416	-	8,521
Extraordinary Repair Fund	-	-	-	-	2,088	-	2,088
General Fund	(47,566)	19,665	(9,721)	(130)	(5,504)	-	(43,256)
	(42,318)	19,665	(9,721)	(273)	-	-	(32,647)
Total Funds	359,776	19,665	(9,721)	(273)	-	150,766	520,213
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	149,437	-	-	-	(2,976)	-	146,461
Housing Property Revaluation Reserve	224,315	-	-	-	(4,501)	-	219,814
	373,752	-	-	-	(7,477)	-	366,275
Restricted Funds							
Social Housing Grant Fund	36,544	-	-	-	(725)	-	35,819
Unrestricted Funds							
Cyclical Maintenance Fund	4,554	-	-	694	-	-	5,248
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	(61,874)	19,277	(13,803)	632	8,202	-	(47,506)
	(57,320)	19,277	(13,803)	1,326	8,202	-	(42,318)
Total Funds	352,976	19,277	(13,803)	1,326	-	-	359,776

This page does not form part of the statutory financial statements

NETHANIAH HOME

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	171,750	-	-	171,750
Housing Property Revaluation Reserve	339,110	-	-	339,110
Restricted Funds:				
Social Housing Grant Fund	42,000	-	-	42,000
Unrestricted Funds:				
Cyclical Maintenance Fund	-	4,356	4,165	8,521
Extraordinary Repair Fund	-	2,088	-	2,088
General Fund	-	1,879	(45,135)	(43,256)
	552,860	8,323	(40,970)	520,213

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £42,000 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

LOUGHTON ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	25,547		24,823	
Losses from Voids	-		(131)	
		25,547		24,692
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	59		172	
		59		172
TOTAL INCOME		25,606		24,864
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		(14)	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	144		572	
Repairs and Renewals	1,591		2,948	
Extraordinary Repairs	-		10,804	
Cyclical Repairs	-		3,005	
Gardening	1,260		1,910	
Cleaning	-		-	
Bad Debts Written Off	-		648	
Sundry Expenses	7		20	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		5,742	
		3,002		11,826
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,728		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		2,225	
Bank Charges	-		-	
		5,068		6,326
TOTAL EXPENDITURE		8,070		31,961
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		17,536		(7,097)
NET INVESTMENT GAINS/(LOSSES)		(382)		1,856
NET INCOME/(EXPENDITURE)		17,154		(5,241)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		159,729		-
NET MOVEMENT IN FUNDS		176,883		(5,241)
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		318,943		324,184
Total Funds Carried Forward		495,826		318,943

LOUGHTON ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**290,271**		296,013	
Additions at cost	-		-	
Depreciation Charge for the year	-		(5,742)	
Gain/(Loss) on Revaluation	**159,729**		-	
Net Book Value at end of the year		**450,000**		290,271
Listed Investments				
Market Value at Beginning of the year	**12,034**		10,178	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	**(382)**		1,856	
Market Value at end of the year		**11,652**		12,034
		461,652		302,305
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**2,712**		579	
Other Debtors	-		8	
Legacy East Almshouse Partnership	**5,713**		-	
Prepayments and Accrued Income	-		158	
		8,425		745
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	**27,883**		27,.810	
		27,883		27,810
		36,308		28,555
CREDITORS: Amounts falling due with one year				
Loans	-		(1,494)	
Contributions in Received in Advance	**(562)**		(492)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		(9,163)	
Accruals and Deferred Income	**(1,572)**		(768)	
		(2,134)		(11,917)
NET CURRENT ASSETS/(LIABILITIES)		**34,174**		16,638
TOTAL ASSETS LESS CURRENT LIABILITIES		**495,826**		318,943
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		**495,826**		318,943
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	**15,977**		14,989	
Housing Property Revaluation Reserve	**315,157**		171,843	
		331,134		186,832
Restricted Funds:				
Social Housing Grant Fund		**118,866**		103,439
Unrestricted Funds:				
Cyclical Maintenance Fund	**11,298**		8,062	
Extraordinary Repair Fund	**19,831**		17,945	
General Fund	**14,697**		2,665	
		45,826		28,672
		495,826		318,943

LOUGHTON ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	14,989	-	-	-	-	988	15,977
Housing Property Revaluation Reserve	171,843	-	-	-	-	143,314	315,157
		-	-	-	-	144,302	331,134
Restricted Funds							
Social Housing Grant Fund	103,439	-	-	-	-	15,427	118,866
Unrestricted Funds							
Cyclical Maintenance Fund	8,062	-	-	(180)	3,416	-	11,298
Extraordinary Repair Fund	17,945	-	-	(202)	2,088	-	19,831
General Fund	2,665	25,606	(8,070)	-	(5,504)	-	14,697
	28,672	25,606	(8,070)	(382)	-	-	45,826
Total Funds	318,943	25,606	(8,070)	(382)	-	159,729	495,826
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	15,121	-	-	-	(132)	-	14,989
Housing Property Revaluation Reserve	175,358	-	-	-	(3,515)	-	171,843
	190,479	-	-	-	(3,647)	-	186,832
Restricted Funds							
Social Housing Grant Fund	105,534	-	-	-	(2,095)	-	103,439
Unrestricted Funds							
Cyclical Maintenance Fund	8,043	-	(3,005)	876	2,148	-	8,062
Extraordinary Repair Fund	25,097	-	(10,804)	980	2,672	-	17,945
General Fund	(4,969)	24,864	(18,152)	-	922	-	2,665
	28,171	24,864	(31,961)	1,856	5,742	-	28,672
Total Funds	324,184	24,864	(31,961)	1,856	-	-	318,943

LOUGHTON ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	15,977	-	-	15,977
Housing Property Revaluation Reserve	315,157	-	-	315,157
Restricted Funds:				
Social Housing Grant Fund	118,866	-	-	118,866
Unrestricted Funds:				
Cyclical Maintenance Fund	-	5,500	5,798	11,298
Extraordinary Repair Fund	-	6,152	13,679	19,831
General Fund	-	-	14,697	14,697
	450,000	11,652	34,174	495,826

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £118,866 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPROWSTON WAR MEMORIAL TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	10,690		10,660	
Losses from Voids	-		-	
		10,690		10,660
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		-		-
TOTAL INCOME		10,690		10,660
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	246		233	
Repairs and Renewals	355		172	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	2,081		2,213	
Depreciation of Housing Properties	-		2,936	
		2,682		5,554
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,284		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		1	
		3,024		2,502
TOTAL EXPENDITURE		5,706		8,056
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		4,984		2,604
NET INVESTMENT GAINS/(LOSSES)		(301)		1,456
NET INCOME/(EXPENDITURE)		4,683		4,060
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		42,588		-
NET MOVEMENT IN FUNDS		47,271		4,060
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		127,114		123,054
Total Funds Carried Forward		174,385		127,114

SPROWSTON WAR MEMORIAL TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	143,080		146,016	
Additions at cost	-		-	
Depreciation Charge for the year	-		(2,936)	
Gain/(Loss) on Revaluation	42,588		-	
Net Book Value at end of the year		185,668		143,080
Listed Investments				
Market Value at Beginning of the year	9,438		7,982	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	(301)		1,456	
Market Value at end of the year		9,137		9,438
		194,805		152,518
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	-		-	
Legacy East Almshouse Partnership	12,872		8,474	
Prepayments and Accrued Income	127		116	
		12,999		8,590
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	-		-	
		-		-
		12,999		8,590
CREDITORS: Amounts falling due with one year				
Loans	(1,640)		(1,537)	
Contributions in Received in Advance	(1,175)		(759)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,344)		(768)	
		(4,159)		(3,064)
NET CURRENT ASSETS/(LIABILITIES)		8,840		5,526
TOTAL ASSETS LESS CURRENT LIABILITIES		203,645		158,044
CREDITORS: Amounts falling due after more than one year				
Loans		(29,260)		(30,930)
NET ASSETS		174,385		127,114
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	106,665		96,991	
Housing Property Revaluation Reserve	48,103		13,622	
		154,768		110,613
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	1,708		-	
Extraordinary Repair Fund	11,029		10,286	
General Fund	6,880		6,215	
		19,617		16,501
		174,385		127,114

SPROWSTON WAR MEMORIAL TRUST

RECONCILIATION OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	96,991	-	-	-	1,567	8,107	106,665
Housing Property Revaluation Reserve	13,622	-	-	-	-	34,481	48,103
	110,613	-	-	-	1,567	42,588	154,768
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	1,708	-	1,708
Extraordinary Repair Fund	10,286	-	-	(301)	1,044	-	11,029
General Fund	6,215	10,690	(5,706)	-	(4,319)	-	6,880
	16,501	10,690	(5,706)	(301)	(1,567)	-	19,617
Total Funds	127,114	10,690	(5,706)	(301)	-	42,588	174,385
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	97,128	-	-	-	(137)	-	96,991
Housing Property Revaluation Reserve	13,937	-	-	-	(315)	-	13,622
	111,065	-	-	-	(452)	-	110,613
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	8,830	-	-	1,456	-	-	10,286
General Fund	3,159	10,660	(8,056)	-	452	-	6,215
	11,989	10,660	(8,056)	1,456	452	-	16,501
Total Funds	123,054	10,660	(8,056)	1,456	-	-	127,114

SPROWSTON WAR MEMORIAL TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	137,565	-	(30,900)	106,665
Housing Property Revaluation Reserve	48,103	-	-	48,103
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	1,708	1,708
Extraordinary Repair Fund	-	9,137	1,892	11,029
General Fund	-	-	6,880	6,880
	185,668	9,137	(20,420)	174,385

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	22,106		21,864	
Losses from Voids	-		(6,781)	
		22,106		15,083
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	2		2	
COIF Income Share Dividends	4		4	
COIF Deposit Account Interest Receivable	2		6	
		8		12
TOTAL INCOME		22,114		15,095
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		371	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	621		530	
Repairs and Renewals	1,427		2,547	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	-		5	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		5,475	
		2,048		8,928
Support Costs – Governance				
Administration Fees	3,200		3,200	
Auditor's Remuneration	1,728		768	
Legal and Professional Fees	-		889	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		20	
		5,068		5,010
TOTAL EXPENDITURE		7,116		13,938
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		14,998		1,157
NET INVESTMENT GAINS/(LOSSES)		6,216		16,359
NET INCOME/(EXPENDITURE)		21,214		17,516
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		188,530		-
NET MOVEMENT IN FUNDS		209,744		17,516
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		356,854		339,338
Total Funds Carried Forward		566,598		356,854

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**267,687**		243,449	
Additions at cost	-		29,713	
Depreciation Charge for the year	-		(5,475)	
Gain/(Loss) on Revaluation	**188,530**		-	
Net Book Value at end of the year		**456,217**		267,687
Listed Investments				
Market Value at Beginning of the year	**95,135**		78,776	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	**6,216**		16,359	
Market Value at end of the year		**101,351**		95,135
		557,568		362,822
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**1,458**		1,948	
Other Debtors	**9**		3	
Legacy East Almshouse Partnership	**8,575**		-	
Prepayments and Accrued Income	**228**		291	
		10,270		2,242
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	**781**		779	
		781		779
		11,051		3,021
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	**(449)**		(327)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		(7,894)	
Accruals and Deferred Income	**(1,572)**		(768)	
		(2,021)		(8,989)
NET CURRENT ASSETS/(LIABILITIES)		**9,030**		(5,968)
TOTAL ASSETS LESS CURRENT LIABILITIES		**566,598**		356,854
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		**566,598**		356,854
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	**35,809**		35,084	
Housing Property Revaluation Reserve	**390,678**		203,448	
		426,487		238,532
Restricted Funds:				
Social Housing Grant Fund		**29,730**		29,155
Unrestricted Funds:				
Cyclical Maintenance Fund	**25,520**		20,147	
Extraordinary Repair Fund	**47,890**		44,525	
General Fund	**36,971**		24,495	
		110,381		89,167
		566,598		356,854

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	35,084	-	-	-	-	725	35,809
Housing Property Revaluation Reserve	203,448	-	-	-	-	187,230	390,678
	238,532	-	-	-	-	187,955	426,487
Restricted Funds							
Social Housing Grant Fund	29,155	-	-	-	-	575	29,730
Unrestricted Funds							
Cyclical Maintenance Fund	20,147	-	-	1,957	3,416	-	25,520
Extraordinary Repair Fund	44,525	-	-	1,277	2,088	-	47,890
General Fund	24,495	22,114	(7,116)	2,982	(5,504)	-	36,971
	89,167	22,114	(7,116)	6,216	-	-	110,381
Total Funds	356,854	22,114	(7,116)	6,216	-	188,530	566,598
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	6,096	-	-	-	28,988	-	35,084
Housing Property Revaluation Reserve	207,623	-	-	-	(4,175)	-	203,448
	213,719	-	-	-	24,813	-	238,532
Restricted Funds							
Social Housing Grant Fund	29,730	-	-	-	(575)	-	29,155
Unrestricted Funds							
Cyclical Maintenance Fund	14,803	-	-	3,196	2,148	-	20,147
Extraordinary Repair Fund	59,394	-	-	12,172	(27,041)	-	44,525
General Fund	21,692	15,095	(13,938)	991	655	-	24,495
	95,889	15,095	(13,938)	16,359	(24,238)	-	89,167
Total Funds	339,338	15,095	(13,938)	16,359	-	-	356,854

JOHN GILDERS & MASKELL ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	35,809	-	-	35,809
Housing Property Revaluation Reserve	390,678	-	-	390,678
Restricted Funds:				
Social Housing Grant Fund	29,730	-	-	29,730
Unrestricted Funds:				
Cyclical Maintenance Fund	-	25,520	-	25,520
Extraordinary Repair Fund	-	47,890	-	47,890
General Fund	-	27,941	9,030	36,971
	456,217	101,351	9,030	566,598

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Social Housing Grant Fund
The Social Housing Grant Fund is a restricted fund and represents the grant received of £29,730 in connection with the housing property improvements.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

SPRINGFIELD GREEN ALMSHOUSES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	13,210		12,440	
Losses from Voids	-		(1,638)	
		13,210		10,802
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	206		206	
COIF Income Share Dividends	315		309	
COIF Deposit Account Interest Receivable	12		33	
		533		548
TOTAL INCOME		13,743		11,350
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		113	
Water Charges	169		162	
Light and Heat	-		-	
Insurance	471		468	
Repairs and Renewals	2,395		2,130	
Extraordinary Repairs	-		-	
Cyclical Repairs	-		1,917	
Gardening	-		-	
Cleaning	-		-	
Bad Debts Written Off	-		202	
Sundry Expenses	-		-	
Housing Loan Interest	1,354		1,412	
Depreciation of Housing Properties	-		2,036	
		4,389		8,440
Support Costs – Governance				
Administration Fees	1,600		1,600	
Auditor's Remuneration	1,284		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		3,024		2,501
TOTAL EXPENDITURE		7,413		10,941
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		6,330		409
NET INVESTMENT GAINS/(LOSSES)		(477)		5,775
NET INCOME/(EXPENDITURE)		5,853		6,184
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		197,890		-
NET MOVEMENT IN FUNDS		203,743		6,184
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		132,927		126,743
Total Funds Carried Forward		336,670		132,927

SPRINGFIELD GREEN ALMSHOUSES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	99,225		101,261	
Additions at cost	-		-	
Depreciation Charge for the year	-		(2,036)	
Gain/(Loss) on Revaluation	197,890		-	
Net Book Value at end of the year		297,115		99,225
Listed Investments				
Market Value at Beginning of the year	38,816		33,041	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	(477)		5,775	
Market Value at end of the year		38,339		38,816
		335,454		138,041
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	1,036		515	
Legacy East Almshouse Partnership	6,691		11,236	
Prepayments and Accrued Income	229		378	
		7,956		12,129
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	15,414		5,398	
		15,414		5,398
		23,370		17,527
CREDITORS: Amounts falling due with one year				
Loans	(1,121)		(1,048)	
Contributions in Received in Advance	(653)		(650)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,409)		(829)	
		(3,183)		(2,527)
NET CURRENT ASSETS/(LIABILITIES)		20,187		15,000
TOTAL ASSETS LESS CURRENT LIABILITIES		355,641		153,041
CREDITORS: Amounts falling due after more than one year				
Loans		(18,971)		(20,114)
NET ASSETS		336,670		132,927
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	15,867		15,605	
Housing Property Reserve	81,169		78,063	
Housing Property Revaluation Reserve	195,854		-	
		292,890		93,668
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	7,634		5,926	
Extraordinary Repair Fund	11,220		10,510	
General Fund	24,926		22,823	
		43,780		39,259
		336,670		132,927

SPRINGFIELD GREEN ALMSHOUSES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	15,605	-	-	262	-	-	15,867
Housing Property Reserve	78,063	-	-	-	1,070	2,036	81,169
Housing Property Revaluation Reserve	-	-	-	-	-	195,854	195,854
	93,668	-	-	262	1,070	197,890	292,890
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	5,926	-	-	-	1,708	-	7,634
Extraordinary Repair Fund	10,510	-	-	(334)	1,044	-	11,220
General Fund	22,823	13,743	(7,413)	(405)	(3,822)	-	24,926
	39,259	13,743	(7,413)	(739)	(1,070)	-	43,780
Total Funds	132,927	13,743	(7,413)	(477)	-	197,890	336,670
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	13,410	-	-	2,195	-	-	15,605
Housing Property Reserve	79,087	-	-	-	(1,024)	-	78,063
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	92,497	-	-	2,195	(1,024)	-	93,668
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	6,769	-	(1,917)	-	1,074	-	5,926
Extraordinary Repair Fund	7,759	-	-	1,415	1,336	-	10,510
General Fund	19,718	11,350	((9,024)	2,165	(1,386)	-	22,823
	34,246	11,350	(10,941)	3,580	1,024	-	39,259
Total Funds	126,743	11,350	(10,941)	5,775	-	-	132,927

SPRINGFIELD GREEN ALMSHOUSES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	15,867		15,867
Housing Property Reserve	101,261	-	(20,092)	81,169
Housing Property Revaluation Reserve	195,854	-	-	195,854
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	7,634	7,634
Extraordinary Repair Fund	-	10,176	1,044	11,220
General Fund	-	12,296	12,630	24,926
	297,115	38,339	1,216	336,670

Permanent Endowment Fund
The Permanent Endowment Fund is permanent endowment of the Charity with the fund balance being specifically invested. Income from these investments is available for the general purposes of the Charity.

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

WRITTLE ALMSHOUSE CHARITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	13,021		12,342	
Losses from Voids	-		-	
		13,021		12,342
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	45		79	
		45		79
TOTAL INCOME		13,066		12,421
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	1,640		-	
Insurance	415		399	
Repairs and Renewals	809		952	
Extraordinary Repairs	-		5,289	
Cyclical Repairs	-		-	
Gardening	60		-	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	310		225	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		482	
		3,234		7,347
Support Costs – Governance				
Administration Fees	2,400		2,400	
Auditor's Remuneration	1,506		768	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	140		133	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		4,046		3,301
TOTAL EXPENDITURE		7,280		10,648
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		5,786		1,773
NET INVESTMENT GAINS/(LOSSES)		(57)		280
NET INCOME/(EXPENDITURE)		5,729		2,053
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		267,381		-
NET MOVEMENT IN FUNDS		273,110		2,053
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		82,736		80,683
Total Funds Carried Forward		355,846		82,736

WRITTLE ALMSHOUSE CHARITY

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	**52,496**		52,978	
Additions at cost	-		-	
Depreciation Charge for the year	-		(482)	
Gain/(loss) on Revaluation	**267,381**		-	
Net Book Value at end of the year		**319,877**		52,496
Listed Investments				
Market Value at Beginning of the year	**1,815**		1,535	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	**(57)**		280	
Market Value at end of the year		**1,758**		1,815
		321,635		54,311
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	**298**		280	
Other Debtors	**421**		479	
Legacy East Almshouse Partnership	**8,520**		7,009	
Prepayments and Accrued Income	**519**		509	
		9,758		8,277
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	**26,141**		21,085	
		26,141		21,085
		35,899		29,362
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	-		(169)	
Other Creditors	-		-	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	**(1,688)**		(768)	
		(1,688)		(937)
NET CURRENT ASSETS/(LIABILITIES)		**34,211**		28,425
TOTAL ASSETS LESS CURRENT LIABILITIES		**355,846**		82,736
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		**355,846**		82,736
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	**56,368**		52,496	
Housing Property Revaluation Reserve	**263,509**		-	
		319,877		52,496
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	**4,173**		1,611	
Extraordinary Repair Fund	**14,295**		12,786	
General Fund	**17,501**		15,843	
		35,969		30,240
		355,846		82,736

WRITTLE ALMSHOUSE CHARITY

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	52,496	-	-	-	-	3,872	56,368
Housing Property Revaluation Reserve	-	-	-	-	-	263,509	263,509
	52,496	-	-	-		267,381	319,877
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	1,611	-	-	-	2,562	-	4,173
Extraordinary Repair Fund	12,786	-	-	(57)	1,566	-	14,295
General Fund	15,843	13,066	(7,280)	-	(4,128)	-	17,501
	30,240	13,066	(7,280)	(57)	-	-	35,969
Total Funds	82,736	13,066	(7,280)	(57)	-	267,381	355,846
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	52,978	-	-	-	(482)	-	52,496
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	52,978	-	-	-	(482)	-	52,496
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-		-	1,611	-	1,611
Extraordinary Repair Fund	10,502	-	-	280	2,004	-	12,786
General Fund	17,203	12,421	(10.648)	-	(3,133)	-	15,843
	27,705	12,421	(10,648)	280	482	-	30,240
Total Funds	80,683	12,421	(10,648)	280	-	-	82,736

WRITTLE ALMSHOUSE CHARITY

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	56,368	-	-	56,368
Housing Property Revaluation Reserve	263,509	-	-	263,509
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	4,173	4,173
Extraordinary Repair Fund	-	1,758	12,537	14,295
General Fund	-	-	17,501	17,501
	319,877	1,758	34,211	355,846

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Housing Properties Revaluation Reserve
This fund is part of the permanent endowment of the Charity and represents the surplus on revaluation of the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

ERNEST ELIJAH EVERITT TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	18,550		16,942	
Losses from Voids	-		-	
		18,550		16,942
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	-		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	747		558	
		747		558
TOTAL INCOME		19,297		17,500
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	-		-	
Water Charges	-		-	
Light and Heat	-		-	
Insurance	12		497	
Repairs and Renewals	3,463		5,342	
Extraordinary Repairs	1,938		-	
Cyclical Repairs	-		-	
Gardening	-		-	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	3		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		5,416		5,839
Support Costs – Governance				
Administration Fees	1,333		-	
Auditor's Remuneration	1,872		-	
Legal and Professional Fees	420		-	
Almshouse Association Subscription	-		-	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		3,625		-
TOTAL EXPENDITURE		9,041		5,839
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		10,256		11,661
NET INVESTMENT GAINS/(LOSSES)		-		-
NET INCOME/(EXPENDITURE)		10,256		11,661
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		480,000		-
NET MOVEMENT IN FUNDS		490,256		11,661
RECONCILIATION OF FUNDS				
Total Funds Brought Forward		184,801		173,140
Total Funds Carried Forward		675,057		184,801

ERNEST ELIJAH EVERITT TRUST

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	-		-	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	480,000		-	
Net Book Value at end of the year		480,000		-
Listed Investments				
Market Value at Beginning of the year	-		-	
Additions at cost	-		-	
Disposal Proceeds	-		-	
Gain/(Loss) on Revaluation	-		-	
Market Value at end of the year		-		-
		480,000		-
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	-		-	
Other Debtors	-		3	
Legacy East Almshouse Partnership	12,424		-	
Prepayments and Accrued Income	594		-	
		13,018		3
Cash at Bank and in Hand				
Barclays Current Account	-		-	
COIF Deposit Account	185,004		186,650	
		185,004		186,650
		198,022		186,653
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(487)		(132)	
Other Creditors	(606)		(1,720)	
Legacy East Almshouse Partnership	-		-	
Accruals and Deferred Income	(1,872)		-	
		(2,965)		(1,852)
NET CURRENT ASSETS/(LIABILITIES)		195,057		184,801
TOTAL ASSETS LESS CURRENT LIABILITIES		675,057		184,801
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		675,057		184,801
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	480,000		-	
Housing Property Revaluation Reserve	-		-	
		480,000		-
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	3,416		-	
Extraordinary Repair Fund	2,088		-	
General Fund	189,553		184,801	
		195,057		184,801
		675,057		184,801

ERNEST ELIJAH EVERITT TRUST

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	480,000	480,000
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-		480,000	480,000
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	3,416	-	3,416
Extraordinary Repair Fund	-	-	-	-	2,088	-	2,088
General Fund	184,801	19,297	(9,041)	-	(5,504)	-	189,553
	184,801	19,297	(9,041)		-	-	195,057
Total Funds	184,801	19,297	(9,041)	-	-	480,000	675,057
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	173,140	17,500	(5,839)	-	-	-	184,801
	173,140	17,500	(5,839)	-	-	-	184,801
Total Funds	173,140	17,500	(5,839)	-	-	-	184,801

ERNEST ELIJAH EVERITT TRUST

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	480,000	-	-	480,000
Housing Property Revaluation Reserve	-	-	-	-
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	3,416	3,416
Extraordinary Repair Fund	-	-	2,088	2,088
General Fund	-	-	189,553	189,553
	480,000	-	195,057	675,057

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.

MARY DAINS COTTAGES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
INCOME AND ENDOWMENTS				
CHARITABLE ACTIVITIES				
Contributions Due	3,286		-	
Losses from Voids	(548)		-	
		2,738		-
INVESTMENT INCOME				
M&G Multi Charity Income Share Dividends	145		-	
COIF Income Share Dividends	-		-	
COIF Deposit Account Interest Receivable	-		-	
		145		-
TOTAL INCOME		2,883		-
EXPENDITURE				
CHARITABLE ACTIVITIES				
Almshouse Costs				
Vacant Property Costs	129		-	
Water Charges	372		-	
Light and Heat	2,289		-	
Insurance	19		-	
Repairs and Renewals	2,051		-	
Extraordinary Repairs	28,750		-	
Cyclical Repairs	-		-	
Gardening	300		-	
Cleaning	-		-	
Bad Debts Written Off	-		-	
Sundry Expenses	-		-	
Housing Loan Interest	-		-	
Depreciation of Housing Properties	-		-	
		33,910		-
Support Costs – Governance				
Administration Fees	1,600		-	
Auditor's Remuneration	1,872		-	
Legal and Professional Fees	-		-	
Almshouse Association Subscription	-		-	
Fraudulent Transaction	-		-	
Bank Charges	-		-	
		3,472		-
TOTAL EXPENDITURE		37,382		-
NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES		(34,499)		-
NET INVESTMENT GAINS/(LOSSES)		16,899		-
NET INCOME/(EXPENDITURE)		(17,600)		-
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on Revaluation of Housing Properties		841,573		-
NET MOVEMENT IN FUNDS		823,973		-
RECONCILIATION OF FUNDS		179,186		179,186
Total Funds Brought Forward				
Total Funds Carried Forward		1,003,159		179,186

MARY DAINS COTTAGES

DETAILED BALANCE SHEET
AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
FIXED ASSETS				
Tangible Fixed Assets – Housing Properties				
Net Book Value at Beginning of the year	-		-	
Additions at cost	-		-	
Depreciation Charge for the year	-		-	
Gain/(Loss) on Revaluation	841,573		-	
Net Book Value at end of the year		841,573		-
Listed Investments				
Market Value at Beginning of the year	150,603		150,603	
Additions at cost	150		-	
Disposal Proceeds	(30,000)		-	
Gain/(Loss) on Revaluation	16,899		-	
Market Value at end of the year		137,652		150,603
		979,225		150,603
CURRENT ASSETS				
Debtors and Prepayments				
Contributions in Arrears	128		-	
Other Debtors	31,772		4,061	
Legacy East Almshouse Partnership	-		-	
Prepayments and Accrued Income	976		-	
		32,876		4,061
Cash at Bank and in Hand				
Barclays Current Account	25,160		24,678	
COIF Deposit Account	4,165		4,165	
		29,325		28,843
		62,201		32,904
CREDITORS: Amounts falling due with one year				
Loans	-		-	
Contributions in Received in Advance	(727)		-	
Other Creditors	(4,321)		(4,321)	
Legacy East Almshouse Partnership	(31,197)		-	
Accruals and Deferred Income	(2,022)		-	
		(38,267)		(4,321)
NET CURRENT ASSETS/(LIABILITIES)		23,934		28,583
TOTAL ASSETS LESS CURRENT LIABILITIES		1,003,159		179,186
CREDITORS: Amounts falling due after more than one year				
Loans		-		-
NET ASSETS		1,003,159		179,186
CAPITAL AND RESERVES				
Endowment Funds:				
Permanent Endowment Fund	-		-	
Housing Property Reserve	841,573		-	
Housing Property Revaluation Reserve	-		-	
		841,573		-
Restricted Funds:				
Social Housing Grant Fund		-		-
Unrestricted Funds:				
Cyclical Maintenance Fund	5,124		-	
Extraordinary Repair Fund	3,132		-	
General Fund	153,330		179,186	
		161,586		179,186
		1,003,159		179,186

MARY DAINS COTTAGES

RECONCILIATION OF MOVEMENT IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2020

	Balances Brought Forward £	Income £	Expenditure £	Gains/Losses on Investments £	Transfer Between Funds £	Gains/Losses on Revaluation Of Housing Properties £	Balances Carried Forward £
Year Ended 31 December 2020							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	841,573	841,573
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-		841,573	841,573
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	5,124	-	5,124
Extraordinary Repair Fund	-	-	-	-	3,132	-	3,132
General Fund	179,186	2,883	(37,382)	16,899	(8,256)	-	153,330
	179,186	2,883	(37,382)	16,899	-	-	161,586
Total Funds	179,186	2,883	(37,382)	16,899	-	841,573	1,003,159
Year Ended 31 December 2019							
Endowment Funds							
Permanent Endowment Fund	-	-	-	-	-	-	-
Housing Property Reserve	-	-	-	-	-	-	-
Housing Property Revaluation Reserve	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Restricted Funds							
Social Housing Grant Fund	-	-	-	-	-	-	-
Unrestricted Funds							
Cyclical Maintenance Fund	-	-	-	-	-	-	-
Extraordinary Repair Fund	-	-	-	-	-	-	-
General Fund	179,186	-	-	-	-	-	179,186
	179,186	-	-	-	-	-	179,186
Total Funds	179,186	-	-	-	-	-	179,186

MARY DAINS COTTAGES

ANALYSIS OF NET ASSETS BETWEEN FUNDS
AS AT 31 DECEMBER 2020

	Fixed Assets		Net Current Assets Less Long Term	
	Freehold Property	Investments	Loans	Total
	£	£	£	£
Endowment Funds:				
Permanent Endowment Fund	-	-	-	-
Housing Property Reserve	841,573	-	-	841,573
Housing Property Revaluation Reserve	-	-	-	-
Restricted Funds:				
Social Housing Grant Fund	-	-	-	-
Unrestricted Funds:				
Cyclical Maintenance Fund	-	-	5,124	5,124
Extraordinary Repair Fund	-	-	3,132	3,132
General Fund	-	137,652	15,678	153,330
	841,573	137,652	23,934	1,003,159

Housing Property Reserve
The Housing Property Reserve is permanent endowment of the Charity and is represented by the net equity in the housing properties.

Cyclical Maintenance Fund
The Cyclical Maintenance Fund is unrestricted but designated by the Trustees for future cyclical repairs as they arise. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees.

Extraordinary Repair Fund
The Extraordinary Repair Fund is unrestricted but designated by the Trustees for future major repairs, improvements and rebuilding of the housing properties. A transfer is made from the General Fund each year being a specific amount as agreed by the Trustees. The fund is required by the Scheme to be specifically invested with income from these investments added to the Fund.

General Fund
The Fund represents accumulated surpluses of the Charity and is available for the general purposes of the Charity.