



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

From **6<sup>th</sup> April 2024**  
Period end date

Period start date To **5<sup>th</sup> April 2025**

**Charity name: Tattersall's Almshouses**

**Charity registration number: 1163429**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide almshouse accommodation to poor persons of good character who are not less than fifty years of age (except in the case of a married couple where only one of them needs to be of that age).
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Accommodation provision.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have full regard to the guidance issued by the Charity Commission on public benefit.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity provides six self contained dwellings for local people and these have been fully occupied throughout 2024/25</p> <p>The building was built in the 1880s and every effort is made to maintain it to the high standard and quality of the original build.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity incurred a deficit of £8,125 due to major building works (2024: surplus £2,296). This has been deducted from the retained reserves brought forward
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for ongoing maintenance and unforeseen costs relating to the properties.
Amount of reserves held	Para 1.22	£86,473 excluding the property
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The charity has six trustees. Four are available for selection from the local population. One is appointed by the Dallam Tower Estate, and one normally by the Incumbent of St Thomas' Church, Milnthorpe.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Tattersall's Almshouses
Other name the charity uses	Milnthorpe Tattersall Almshouses
Registered charity number	1163429
Charity's principal address	Davis & Bowring Lane House Kendal Road Kirkby Lonsdale Carnforth LA6 2HH

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Dr John Corrigan			
2	Mrs Karen Merckel			
3	Mrs Susie Villiers-Smith			Owner of Dallam Tower
4	Stirling Gary Hulme			
5	Rev Bryan Kerr	Chair		Priest-in-charge of Heversham and Milnthorpe
6	Zainab Houghton			
7				
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### Corporate trustees – names of the directors at the date the report was approved

Director name		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Bryan Kerr</i>	
Full name(s)	Bryan Kerr	
Position (eg Secretary, Chair, etc)	Chair	
Date	<i>10 June 2025</i>	







CHARITY COMMISSION  
FOR ENGLAND AND WALES

Tattersall's Almshouses

1163429

## Receipts and payments accounts

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For the period  
from

06-Apr-24

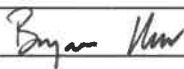
To

05-Apr-25

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Maintenance contribution	32,554	-	-	32,554	29,870
Dividend income	1,826	-	-	1,826	1,859
Bank Interest	155	-	-	155	85
Grant	-	-	-	-	20
Compensation	475	-	-	475	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>35,010</b>	<b>-</b>	<b>-</b>	<b>35,010</b>	<b>31,834</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>35,010</b>	<b>-</b>	<b>-</b>	<b>35,010</b>	<b>31,834</b>
<b>A3 Payments</b>					
Electricity	629	-	-	629	327
Insurance	1,352	-	-	1,352	1,326
Management fees	5,978	-	-	5,978	5,157
Subscriptions	668	-	-	668	343
Professional fees	1,110	-	-	1,110	1,131
Repairs	32,507	-	-	32,507	19,715
Water Rates	783	-	-	783	1,488
Sundries	109	-	-	109	51
	-	-	-	-	-
<b>Sub total</b>	<b>43,136</b>	<b>-</b>	<b>-</b>	<b>43,136</b>	<b>29,538</b>
<b>A4 Asset and investment purchases. (see table)</b>					
<b>Additional investment in COIF Investment fund</b>	<b>5,000</b>	<b>-</b>	<b>-</b>	<b>5,000</b>	<b>-</b>
	-	-	-	-	-
<b>Sub total</b>	<b>5,000</b>	<b>-</b>	<b>-</b>	<b>5,000</b>	<b>-</b>
<b>Total payments</b>	<b>48,136</b>	<b>-</b>	<b>-</b>	<b>48,136</b>	<b>29,538</b>
<b>Net of receipts/(payments)</b>	<b>- 13,126</b>	<b>-</b>	<b>-</b>	<b>- 13,126</b>	<b>2,296</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>21,928</b>	<b>-</b>	<b>-</b>	<b>21,928</b>	<b>19,632</b>
<b>Cash funds this year end</b>	<b>8,802</b>	<b>-</b>	<b>-</b>	<b>8,802</b>	<b>21,928</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Barclays Community Account	1,376	-	-
	Managing Agent Client Account	7,426	-	-
		-	-	-
	<b>Total cash funds</b>	<b>8,802</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	COIF Charities Investment fund Units	-	-	68,483
	M & G Investments	-	-	9,187
	Property - Tattersall's Almshouses (reinstatement value)	-	-	1,200,000
		-	-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			BRYAN KERR	10-6-25



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/ members of

Tattersall's Almshouses

On accounts for the year ended

5<sup>th</sup> April 2025

Charity no (if any)

1163429

Set out on pages

As attached

(remember to include the page numbers of additional sheets)

### Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2025.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

DL Thorn

Date:

24 June 2025

Name:

Deborah Louise Thorn Champion Accountants LLP

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

ICAEW

**Address:**

Champion Accountants, Unit 2 Olympic Court, Boardmans Way, Whitehills

Business Park, Blackpool, Lancashire FY4 5GU

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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