



**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

Charity Name
CHANDOS AND DENT'S ALMSHOUSES

On accounts for the year
ended

31/12/2025

Charity no
(if any)

1168158

Set out on pages

1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**

Responsibilities and
basis of report

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 (~~other than that disclosed below~~*) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

24/3/26

Name:

ANTHONY BRIAN MASON

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

Address:

**THE GABLES, 15B GREAT ROAD
WINCHCOMBE
GLOS. GL54 5JT**

Receipts and Payments Account Year ending 31st December 2025

	2025	2024
RECEIPTS		
Residents maintenance contributions	125,025	128,262
Dent's Warm Home Prescription	-2,268	-2,295
Other income		
Allotment plot rents	344	328
Total incoming resources	<u>123,101</u>	<u>126,295</u>
Sale of COIF shares		60,000
Sale of CMAF shares		185,000
Total Receipts	<u>123,101</u>	<u>371,295</u>
PAYMENTS		
Electricity and Gas heating	5,112	5,740
Heating & lighting empty property	829	70
Gas service and safety certificates	1,836	2,222
Water	4,558	3,438
Administration	3,715	4,104
Almshouse Association subscription	1,236	592
Insurance	4,146	3,598
Legal & Professional Fees		6
Council tax	4,066	0
Maintenance	10,175	10,992
Renovations, conversions & improvements	61,633	1,610
Donations and Gratuities	52	52
Bank charges	105	121
Website & Data Base	1,606	8,359
	<u>99,069</u>	<u>40,905</u>
Purchase of CMAF and COIF shares	40,000	50,000
Aquisition of 1 Queens Square		274,463
Total payments	<u>139,069</u>	<u>365,368</u>
BALANCE		
Brought Forward from last year	30,692	24,765
add Total Receipts	123,101	371,295
deduct Total Payments	<u>139,069</u>	<u>365,368</u>
Balance at 31 December 2025	<u>14,724</u>	<u>30,692</u>

STATEMENT of ASSETS and LIABILITIES as at 31st December 2025

Monetary Assets		
Lloyds Bank	14,724	30,692
	<u>14,724</u>	<u>30,692</u>
Investments		
COIF Acc shares	271,958	233,916
M & G CMAF Acc shares	<u>288,744</u>	<u>248,058</u>
	<u>560,702</u>	<u>481,974</u>
Total Funds (Note 2)	575,426	512,666
Buildings at insured value (Note 1)		
Chandos Almshouses		1,772,209
Dents Almshouses		3,390,309
1 Queens Square		465,030
Note 1	The Buildings known as the Chandos Almshouses and Dent's Almshouses are held in the name of the CIO and on the objects of the previous Charity.	
Note 2	The Total Funds are held in reserve as to :	
	a) Contingency Reserve equating to 24 months of the budgeted MMC income.	
	b) Commitment Reserve equating to the anticipated expenditure over five years, as estimated by the Buildings Committee.	
	c) Unallocated Reserve equating to the balance of funds for future projects which the Charity identifies in furtherance of its aims.	

A E WORTHINGTON FCA
Treasurer

March 10th. 2026

N C CARTER
Chairman of the Trustees

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

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