

COGGESHALL ALMSHOUSES CHARITY

England & Wales · Charity number 1180363

Details

Status Registered

Legal form CIO

Registered 2018-10-18

Register [View on the Charity Commission register](#)

Contact

Address Hampden Cottage
5 Tilkey Road
Coggeshall
Colchester
Essex
CO6 1PG

Phone 01206325036

Email brawling_uk@yahoo.co.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE THE PREVENTION OR RELIEF OF POVERTY, IN PARTICULAR (BUT NOT EXCLUSIVELY) AMONG PEOPLE IN NEED WHO ARE, OR FORMERLY HAVE BEEN, INHABITANTS OF, OR EMPLOYED OR ENGAGED IN BUSINESS IN, THE PARISH OF COGGESHALL BY:3.1 THE PROVISION OF HOUSING OR ACCOMMODATION; AND3.2 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF RESIDENTS OF SUCH HOUSING AND ACCOMMODATION AS THE TRUSTEES DECIDE.

Activities: Relief of poverty by provision of housing

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£48,617	£22,508	-	-
2023-12-31	£58,568	£33,689	-	-
2022-12-31	£149,779	£198,336	-	-
2021-12-31	£30,744	£192,138	-	-
2020-12-31	£70,711	£26,608	-	-

Trustees

Name	Role	Appointed
CHRISTINE JOAN OFFEN		2019-09-24
KENNETH NIGEL ROLLS		2023-09-22
NICHOLAS JOHN CODY		2018-12-11
Susan Anne Wilson		2023-09-22
Susan Frances Smith		2023-09-22

COGGESHALL ALMSHOUSES CHARITY

England & Wales - Charity number 1180363

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day01	Month01	Year2024		Day31	Month12	Year2024

Section A Reference and administration details

Charity name

Coggeshall Almshouses Charity

Other names charity is known by

Registered charity number (if any)

1180363

Charity's principal address

Hampden Cottage, 5 Tilkey Road, Coggeshall, Colchester, Essex

Postcode CO6 1PG

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	Christine Joan Offen			
2	Andrew Hamilton Crawford			
3	Nicholas John Cody			
4	Rev Heike Prentice			
5	Susan Frances Smith			
6	Susan Anne Wilson			Coggeshall Parish Council
7	Kenneth Nigel Rolls			

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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Affinia (formerly Richard Edwards Group)	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO registered 18 th October 2018
Trustee selection methods (eg. appointed by, elected by)	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

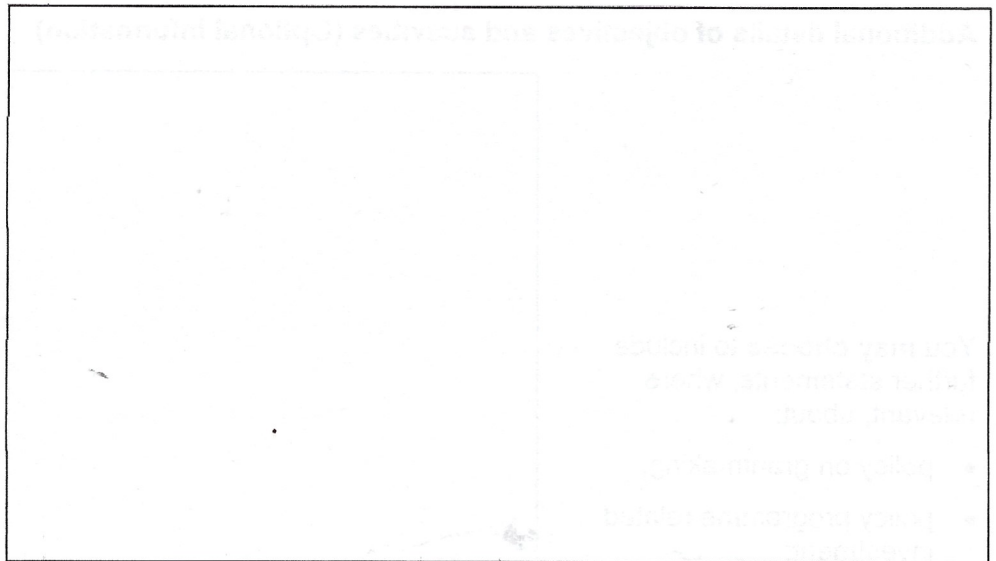
Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage

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them.



Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Charity owns two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

All 10 almshouses were occupied by the Charity's beneficiaries throughout the period of this return.

The trustees have had regard to the Charity Commission's guidance on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The provision of accommodation for the Charity's beneficiaries throughout the year.

In order to improve the comfort of the residents in the Queen Street almshouses; secondary double glazing was installed.

30 August 2012

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity will retain sufficient reserves to meet the cost of maintenance work on the almshouses. The Queen Street terrace (of 6 houses) is 18th century and grade 2 listed meaning that major work (such as to replace the roof) will involve significant expenditure.

Details of any funds materially in deficit

Nil

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

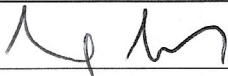
Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

NICHOLAS JOHN CODY

Position (eg Secretary, Chair, etc)

CHAIR

Date

30 August 2025


Coggeshall Almshouses Charity

Receipts and Payments Account for 2024

			Prior year 2023	
	£	£	£	£
Receipts				
Weekly Maintenance Charge (WMC)				
<u>Church Green</u>				
No. 10	5,541.06		5,075.76	
No. 12	5,219.40		4,781.16	
No. 14	5,259.24		4,781.16	
No. 16	5,785.83		3,793.93	
		21,805.53		18,432.01
<u>Queen Street</u>				
No. 79	4,576.80		3,412.68	
No. 81	4,579.04		4,312.00	
No. 83	3,971.20		2,198.80	
No. 85	5,204.26		3,697.00	
No. 87	4,579.04		4,312.00	
No. 89	3,871.92		2,188.80	
		26,782.26		20,121.28
Total Receipts		48,587.79		38,553.29
Payments				
Queen Street Project Costs				
Building costs				
No. 79			5,702.90	
No. 81			144.87	
Retaining Wall			1,295.80	
				7,143.57
Administration				
Accounting fees	978.00		930.00	
Insurance	1,806.17		1,088.12	
Almshouses Assoc. Subs	696.00		196.00	
Honoraria	1,200.00		1,200.00	
Gas and EICR certificates	900.74		1,184.11	
Christmas Hampers	491.35		484.60	
Gardening inc. Green Bins	2,504.00		137.50	
Blue Plaque			636.00	
Anglian Water	3,216.04		2,980.82	
Bank Charges less interest	30.90		45.14	
		11,823.20		8,882.29
Repairs and Maintenance				
Gas, electric and plumbing repairs	1,872.05		4,132.10	
Redecoration / maintenance	9,684.63		7,263.51	
Queen Street Secondary Glazing	10,385.00			
Church Green flat roofs	3,600.00		3,700.00	
Queen Street Exterior			8,960.00	
Church Green Radiators	993.31		5,694.65	
Garden & Fences			3,300.00	
		26,534.99		33,050.26
Total Payments		38,358.19		49,076.12
Excess of Receipts over payments		10,229.60	-	10,522.83
CAF Cash Account balance b/f				
		9,671.90		194.73
Excess of Receipts over payments		10,229.60	-	10,522.83
Transfer of funds from CAMC				20,000.00
CAF Cash Account balance c/f		19,901.50		9,671.90
Capital				
2,410,936 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 31st December		136,662.61		126,516.26

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2024

Signed



Date

16/1/25



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name _____ No (if any) _____

Receipts and payments accounts

CC16a

For the period from _____ Period start date _____ To _____ Period end date _____

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Maintenance Income	48,588	-	-	48,588	38,553
	-	-	-	-	-
Bank Interest	29	-	-	29	15
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	48,617	-	-	48,617	38,568
A2 Asset and investment sales, (see table).					
M & G Investment sales	-	-	-	-	20,000
	-	-	-	-	-
Sub total	-	-	-	-	20,000
Total receipts	48,617	-	-	48,617	58,568
A3 Payments					
Gardening	2,504	-	-	2,504	3,438
Utilities	-	-	-	-	-
Decorating	9,685	-	-	9,685	7,264
Repairs and Renewals	1,872	-	-	1,872	4,132
Sundry	491	-	-	491	1,120
Insurance	1,806	-	-	1,806	1,088
Honarium	1,200	-	-	1,200	1,200
Bank charges	60	-	-	60	60
Rates and Water	3,216	-	-	3,216	2,981
Legal and professional fees	-	-	-	-	-
Accountancy	978	-	-	978	930
Cleaning	-	-	-	-	-
Membership	696	-	-	696	196
	-	-	-	-	-
	-	-	-	-	-
Sub total	22,508	-	-	22,508	22,409
A4 Asset and investment purchases, (see table)					
Improvements to property	-	-	15,879	15,879	26,682
	-	-	-	-	-
Sub total	-	-	15,879	15,879	26,682
Total payments	22,508	-	15,879	38,387	49,091
Net of receipts/(payments)	26,109	-	15,879	10,230	9,477
A5 Transfers between funds	-	-	15,879	-	-
A6 Cash funds last year end	9,672	-	-	9,672	195
Cash funds this year end	19,902	-	-	19,902	9,672

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 £
B1 Cash funds	Bank Account	19,902	-	-
		-	-	-
		-	-	-
	Total cash funds	19,902	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	1128.777 Shares in M&G Charity Multi Asset	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	10-16 Church Green, Almshouses	Permanent Endowment	-	-
	79-89 Queen Street, Almshouses	Permanent Endowment	-	-
	Improvements to properties	Permanent Endowment	-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	NICHOLAS CODY K. G. ROLLS	17/4/25



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Coggeshall Almshouses Charity

**On accounts for the year
ended**

31 December 2024	Charity no (if any)	1180363
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Set out on pages

One to two
(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 / 2024**.

**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: 11/4/2025

Name: ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address:

The Maltings, Rosemary Lane
Halstead, Essex
CO9 1HZ

COGGESHALL ALMSHOUSES CHARITY

England & Wales - Charity number 1180363

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day01	Month01	Year2023		Day31	Month12	Year2023

Section A Reference and administration details

Charity name

Coggeshall Almshouses Charity

Other names charity is known by

Registered charity number (if any)

1180363

Charity's principal address

8, Tey Road, Earls Colne, Colchester, Essex

Postcode CO6 2LG

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	Christine Joan Offen			
2	Andrew Hamilton Crawford			
	Peter George Glossop		Retired 18 th October	
3	Nicholas John Cody			
	Peter John Hutton		Retired 18 th October	Coggeshall Parish Council
	John Richard Gospage		Retired 18 th October	
4	Rev Heike Prentice			
5	Susan Frances Smith		Appointed 22 nd September	
6	Susan Anne Wilson		Appointed 22 nd September	Coggeshall Parish Council
7	Kenneth Nigel Rolls		Appointed 22 nd September	

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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Richard Edwards Group	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO registered 18 th October 2018
Trustee selection methods (eg. appointed by, elected by)	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Summary of the objects of the charity set out in its governing document

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

The Charity owns two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

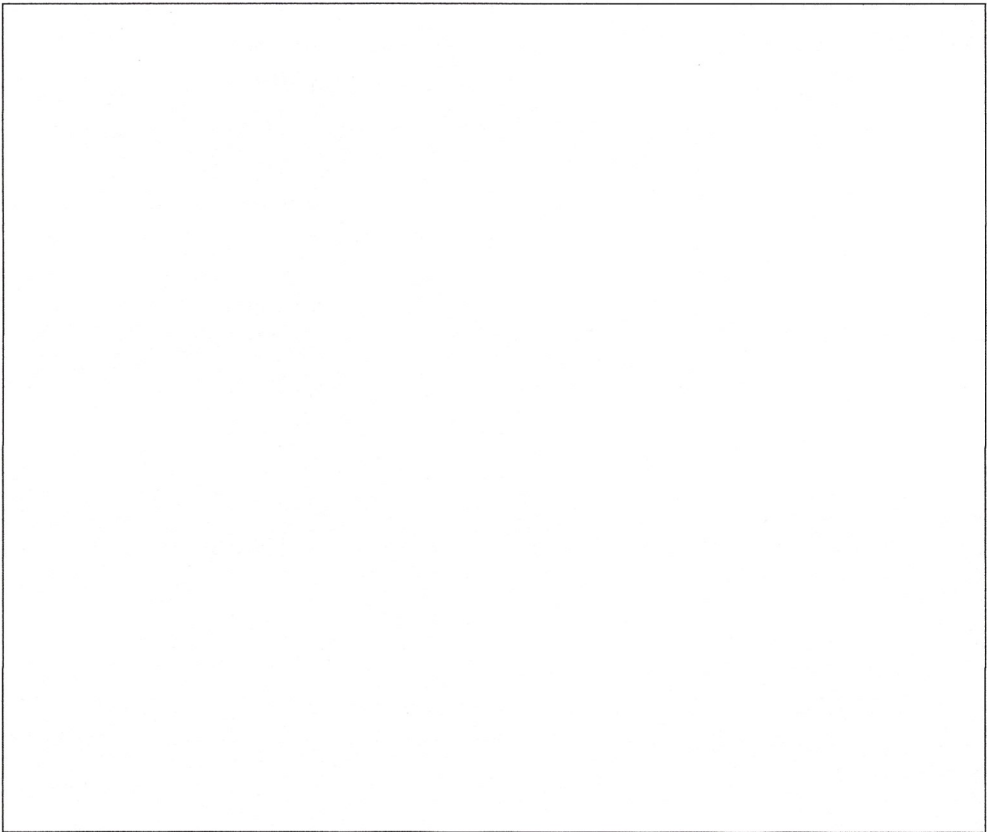
Following completion of the programme of improvement to the interior of the Queen Street properties in 2022, during the period of this report, the exterior of the properties was repaired and re-painted and extensive clearing work carried out in the gardens.

In relation to the Church Green properties; a number of issues identified by the quinquennial review carried out in 2021 were dealt with in the period covered by this report. This work included the replacement of flat roofs and (where necessary) radiators.

The trustees have had regard to the Charity Commission's guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)



You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Repairs and re-painting of the exterior of the Queen Street houses and the work at the Church Green properties – as per section C above.

Section E**Financial review****Brief statement of the charity's policy on reserves**

CAC will retain sufficient cash reserves to enable maintenance work to be undertaken as required.

Details of any funds materially in deficit

Nil

Further financial review details (Optional information)You **may choose** to include additional information, where relevant about:

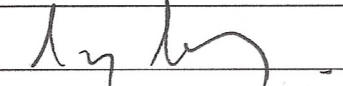
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

Signature(s)		
Full name(s)	NICHOLAS CODY	
Position (eg Secretary, Chair, etc)	TRUSTEE	

Full name(s)

Position (eg Secretary, Chair, etc)

Date

Date	18-4-2024
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Coggeshall Almshouses Charity

CAF Bank Statement

2023

<u>Date</u>	<u>Detail</u>	<u>Amount</u>	<u>Monthly Expenditure</u>	<u>Income</u>	<u>Balance</u>
	b/f				194.73
January	Maintenance payments received			3,162.16	
Jan 03	M&G			10,000.00	
Jan 05	OLT98 Allmshouse Association	196.00			
Jan 05	OLT101 PD	505.20			
Jan 05	OLT100 Steve Coote - Plumbing	93.75			
Jan 06	OLT99 Ramsden Mills	1,379.00			
Jan 10	MC46 BDC Council Tax	144.87			
Jan 10	OLT102 Paul Sundberg	200.00			
Jan 11	OLT103 Carpet Layer	417.00			
Jan 12	MC47 Tollgate NC	85.36			
Jan 23	ch 170 Anglian Water	291.77			
Jan 23	OLT104 Hughes Electrical	674.56			
Jan 25	MC48 Homebase	129.00			
Jan 25	ICS BACS OVO credit for 81QS -	49.95			
Jan 15	Bank - account charge	5.00			
Jan 23	- cheque fees	0.75			
Jan 15	DD Anglian Water	124.00			
			4,196.31	13,162.16	9,160.58
February	Maintenance payments received			3,162.16	
Feb 08	OLT105 RE Group Accountants	930.00			
Feb 15	MC50 Dunelm	150.60			
Feb 17	MC51 Dunelm - refund -	32.00			
Feb 21	MC55 Dunelm	21.50			
Feb 21	MC54 B&Q Tolgate	14.48			
Feb 23	MC52 Homebase	16.00			
Feb 23	MC53 Sainsbury	8.00			
Feb 27	169	198.50			
Feb 15	Bank - account charge	5.00			
Feb 27	- cheque fees	0.75			
Feb 15	DD Anglian Water	124.00			
			1,436.83	3,162.16	10,885.91
March	Maintenance payments received			2,777.63	
Mar 20	OLT106 JCS	72.00			
Mar 20	OLT107 JCS	450.18			
Mar 15	Bank - account charge	5.00			
Mar 27	- interest -	5.21			
Mar 15	DD Anglian Water	124.00			
			645.97	2,777.63	13,017.57
April	Maintenance payments received			2,431.97	
Apr 04	OLT108	145.00			
Apr 19	OLT109 Paul Sundberg	2,365.00			
Apr 19	OLT110 BI Rawlings	600.00			
Apr 24	OLT111 OVO	67.00			
Apr 26	OLT112 JCS	96.00			

Apr 27	MC56 Ramsden Mills	897.00			
Apr 28	OLT113	185.00			
Apr 17	Bank - account charge	5.00			
Apr 19	DD Anglian Water	124.00			
			4,484.00	2,431.97	10,965.54
May	Maintenance payments received			3,076.24	
May 03	MC57 Dunelm	220.00			
May 04	MC58 OVO	55.13			
May 09	OLT114 Paul Sundberg	1,300.00			
May 10	MC59 Dunelm	125.50			
May 10	OLT115 PD	2,163.00			
May 10	OLT116 JCS	313.56			
May 12	171 Anglian Water	218.06			
May 18	MC60 OVO	91.82			
May 18	OLT117 RGM Services	40.00			
May 23	MC61 OVO	3.55			
May 31	MC62 Hughes	325.24			
May 15	Bank - account charge	5.00			
May 12	- cheque fees	0.75			
May 15	DD Anglian Water	161.00			
			5,022.61	3,076.24	9,019.17
June	Maintenance payments received			3,338.77	
Jun 05	OLT118 Paul Sundberg	130.00			
Jun 06	OLT119 PD	645.60			
Jun 09	OLT120 JCS	330.00			
Jun 12	OLT121 JCS	74.56			
Jun 12	OLT122 JCS	1,153.61			
Jun 12	OLT123 Blue Star Aerials	96.00			
Jun 15	OLT124 Robert Browning	374.40			
Jun 19	OLT125 Dawid Experts	55.00			
Jun 20	MC63 BDC	48.50			
Jun 22	MC64 B&Q	42.00			
Jun 15	Bank - account charge	5.00			
Jun 26	- interest	- 5.81			
Jun 15	DD Anglian Water	161.00			
			3,109.86	3,338.77	9,248.08
July	Maintenance payments received			3,340.60	
Jul 12	OLT126 D Butcher	1,795.00			
Jul 14	OLT127 JCS	48.00			
Jul 20	172 Anglian Water	311.40			
Jul 17	Bank - account charge	5.00			
	- cheque fees	0.75			
Jul 17	DD Anglian Water	161.00			
			2,321.15	3,340.60	10,267.53
August	Maintenance payments received			3,775.24	
Aug 07	OLT128 Paul Sandberg	8,960.00			
Aug 15	MC65 Hughes Trading	204.00			
Aug 15	Annie Martin	- 204.00			
Aug 30	OLT129R&P Davies Plumbing	96.00			
Aug 15	Bank - account charge	5.00			
Aug 15	DD Anglian Water	161.00			

			9,222.00	3,775.24	4,820.77
September	Maintenance payments received			3,499.88	
Sep 12	MC66 Dynorod	165.00			
Sep 18	OLT130 Blue Star Aerial	48.00			
Sep 20	OLT131 JCS	316.43			
Sep 29	OLT132 Croft Cstings	636.00			
Sep 15	Bank - account charge	5.00			
Sep 26	- interest	- 4.10			
Sep 15	DD Anglian Water	161.00			
			1,327.33	3,499.88	6,993.32
October	Maintenance payments received			3,130.88	
Oct 16	OLT133 B Rawlings	600.00			
Oct 25	OT134 Paul Sundberg	2,400.00			
Oct 30	OLT137/8/9 JCS	5,694.65			
Oct 16	Bank - account charge	5.00			
Oct 16	DD Anglian Water	161.00			
			8,860.65	3,130.88	1,263.55
November	Maintenance payments received			3,626.88	
Nov 03	173 Anglian Water	375.59			
Nov 03	OLT136 JCS	176.32			
Nov 03	OLT135 JCS	563.71			
Nov 03	OLT140 PD	1,650.00			
Nov 08	OLT141/2/3 JCS	342.00			
Nov 15	Bank - account charge	5.00			
Nov 21	MC67 BDC	137.50			
Nov 22	OLT145 JCS	405.00			
Nov 27	OLT144 P Sundberg	544.77			
Nov 29	M&G			10,000.00	
Nov 03	- cheque fees	0.75			
Nov 15	DD Anglian Water	161.00			
			4,361.64	13,626.88	10,528.79
December	Maintenance payments received			3,230.88	
Dec 06	OLT146 Grout Insurance	1,088.12			
Dec 08	OLT147 Paul Sundberg	230.00			
Dec 11	OLT148 JCS	102.00			
Dec 11	OLT149 JCS	108.00			
Dec 20	MC68 Co-op	484.60			
Dec 21	OLT150 P Sundberg	316.55			
Dec 27	OLT151 D Butcher	1,505.00			
Dec 27	OLT152 Steve Coote	90.99			
Dec 15	Bank - account charge	5.00			
Dec 27	- interest	- 3.49			
Dec 15	DD Anglian Water	161.00			
			4,087.77	3,230.88	9,671.90
	Full Year		49,076.12	58,553.29	9,671.90

Coggeshall Almshouses Charity

Income from Residents for Maintenance Contributions

2023

		Church Green				Queen Street							
		A Grounds	A Parsons	I Barrett	A Morys	A Martin	P Brewster	M McDonald	K Hagger	P Sturgeon	R Alston	Total	YTD
		10	12	14	16	79	81	83	85	87	89		
2023	Jan	422.98	398.43	398.43	384.53	159.79 a	352.00	171.00	352.00	352.00	171.00	3,162.16	3,162.16
	Feb	422.98	398.43	398.43	384.53	159.79 b	352.00	171.00	352.00	352.00	171.00	3,162.16	6,324.32
	Mar	422.98	398.43	398.43		159.79 c	352.00	171.00	352.00	352.00	171.00	2,777.63	9,101.95
	Apr	422.98	398.43	398.43		166.13 d	352.00	171.00		352.00	171.00	2,431.97	11,533.92
	May	422.98	398.43	398.43		190.40 e/f	352.00	171.00	620.00	352.00	171.00	3,076.24	14,610.16
	Jun					24.78 g						24.78	14,634.94
		422.98	398.43	398.43	344.15 h	352.00	352.00	171.00	352.00	352.00	171.00	3,313.99	17,948.93
	Jul	422.98	398.43	398.43	360.76 i	352.00	352.00	181.00	352.00	352.00	171.00	3,340.60	21,289.53
	Aug	422.98	398.43	398.43	752.60 j/k	369.60	369.60	171.00	352.00	369.60	171.00	3,775.24	25,064.77
	Sep	422.98	398.43	398.43	391.84 l	369.60	369.60	205.20	369.00	369.60	205.20	3,499.88	28,564.65
	Oct	422.98	398.43	398.43	391.84 m	369.60	369.60	205.20		369.60	205.20	3,130.88	31,695.53
	Nov	422.98	398.43	398.43	391.84 n	369.60	369.60	205.20	496.00	369.60	205.20	3,626.88	35,322.41
	Dec	422.98	398.43	398.43	391.84 o	369.60	369.60	205.20	100.00	369.60	205.20	3,230.88	38,553.29
												-	38,553.29
		5,075.76	4,781.16	4,781.16	3,793.93	3,412.68	4,312.00	2,198.80	3,697.00	4,312.00	2,188.80	38,553.29	

Braintree Council Payments - paid in '4-weekly' instalments

79 QS A Morys to 16 CG	Letter dated	Credited	Period	
	1/12/2023	18-Jan	19/12-15/1	129.88 a
	2/9/2023	15-Feb	16/1-12/2	129.88 b
	3/9/2023	15-Mar	13/2-12/3	129.88 c
	4/6/2023	12-Apr	13/3-9/4	136.22 d
	5/4/2023	10-May	1/4-9/4	2.65 e
			10/4-7/5	157.84 f
	6/1/2023	7-Jun	8/5-10/5	16.91 g
		5-Jul	11/5-4/6	322.11 h
	6/29/2023	5-Jul	5/6-2/7	360.76 i
	7/27/2023	2-Aug	3/7-30/7	360.76 j
	8/24/2023	30-Aug	31/7-27/8	360.76 k
	9/21/2023	27-Sep	28/8-24/9	360.76 l
	10/19/2023	25-Oct	25/9-22/10	360.76 m
	11/16/2023	29-Nov	23/10-19/11	360.76 n
	14/11 ?		20/11-	360.76 o

Coggeshall Almshouses Charity

Expenditure												2023
Date	Payee	House	Amount	Gardening	Utilities/ Repairs	Plumbing/ Boilers	Re- Decoration	Other Expenses	Admin.	QS Project	Total	
Cheques & credit												
170	10-Jan	Anglian Water	291.77						291.77		291.77	
Cr	25-Jan	OVO refund	49.95						49.95		49.95	
169	14-Feb	Ryan Stevens	198.50	Minor jobs						198.50	198.50	
171	20-Apr	Anglian Water	218.06						218.06		218.06	
172	7-Jul	Anglian Water	311.40						311.40		311.40	
173	6-Nov	Anglian Water	375.59						375.59		375.59	
On-Line Transfers												
OLT98	5-Jan	The Almshouse Association	196.00						196.00		196.00	
OLT99	5-Jan	Ramsden Mills	1,379.00							1,379.00	1,379.00	
OLT100	5-Jan	Steve Coote	93.75			93.75					93.75	
OLT101	5-Jan	PD	505.20							505.20	505.20	
OLT102	10-Jan	Paul Sundberg	200.00				200.00				200.00	
OLT103	11-Jan	Charlotte Jones	417.00							417.00	417.00	
OLT104	20-Jan	Huges	674.56							674.56	674.56	
OLT105	8-Feb	Richard Edwards	930.00						930.00		930.00	
OLT106	17-Mar	JCS	72.00			72.00					72.00	
OLT107	17-Mar	JCS	450.18			450.18					450.18	
OLT108	4-Apr	Mersea Drains	145.00							145.00	145.00	
OLT109	15-Apr	Paul Sundberg	2,365.00				2,365.00				2,365.00	
OLT110	6-Apr	B Rawlings	600.00						600.00		600.00	
OLT111	21-Apr	OVO	67.00						67.00		67.00	
OLT112	26-Apr	JCS	96.00			96.00					96.00	
OLT113	27-Apr	S Hearson	185.00				185.00				185.00	
OLT114	7-May	Paul Sundberg	1,300.00		1,300.00						1,300.00	
OLT115	10-May	PD	2,163.00							2,163.00	2,163.00	
OLT116	10-May	JCS	313.56			313.56					313.56	
OLT117	17-May	RGM Services	40.00		40.00						40.00	
OLT118	4-Jun	Paul Sundberg	130.00			130					130.00	
OLT119	5-Jun	PD	645.60							645.60	645.60	
OLT120	9-Jun	JCS	330.00						330.00		330.00	
OLT121	9-Jun	JCS	74.56						74.56		74.56	
OLT122	9-Jun	JCS	1,153.61		883.61				270.00		1,153.61	
OLT123	12-Jun	Blue Star	96.00		96.00						96.00	
OLT124	15-Jun	R Browning & Sons	374.40							374.40	374.40	
OLT125	17-Jun	Dawid Expert Services	55.00							55.00	55.00	
OLT126	11-Jul	Da Butcher	1,795.00	1,795.00							1,795.00	
OLT127	14-Jul	JCS	48.00		48.00						48.00	
OLT128	4-Aug	P Sundberg	8,960.00				8,960.00				8,960.00	
OLT129	30-Aug	R&P Davis, Plumbing	96.00				96.00				96.00	
OLT130	12-Jun	Blue Star	48.00		48.00						48.00	
OLT131	20-Sep	JCS	316.43		316.43						316.43	
OLT132	29-Sep	Croft Castings	636.00					636.00			636.00	
OLT133	14-Oct	B Rawlings	600.00						600.00		600.00	
OLT134	19-Oct	P Sundberg	2,400.00		2,400.00						2,400.00	
OLT135	3-Nov	JCS	563.71					563.71			563.71	
OLT136	3-Nov	JCS	176.32		176.32						176.32	
OLT137	25-Oct	JCS	1,992.65					1,992.65			1,992.65	
OLT138	25-Oct	JCS	1,896.00					1,896.00			1,896.00	
OLT139	25-Oct	JCS	1,806.00					1,806.00			1,806.00	
OLT140	3-Nov	PD	1,650.00		1,650.00						1,650.00	
OLT141	2-Nov	JCS	138.00						138.00		138.00	
OLT142	2-Nov	JCS	102.00						102.00		102.00	
OLT143	2-Nov	JCS	102.00						102.00		102.00	
OLT144	21-Nov	Paul Sundberg	544.77		544.77						544.77	
OLT145	21-Nov	JCS	405.00			405.00					405.00	
OLT146	5-Dec	Grout Ins.	1,088.12						1,088.12		1,088.12	
OLT147	7-Dec	Paul Sundberg	230.00		230.00						230.00	
OLT148	9-Dec	JCS	102.00								102.00	
OLT149	9-Dec	JCS	108.00			108.00					108.00	
OLT150	20-Dec	Paul Sundberg	316.55					316.55			316.55	
OLT151	22-Dec	D Butcher	1,505.00	1,505.00							1,505.00	
OLT152	24-Dec	Steve Coote	90.99			90.99					90.99	
MasterCard Payments												
MC46	10-Jan	BDC	144.87							144.87	144.87	
MC47	12-Jan	Tolgate	85.36							85.36	85.36	
MC48	19-Jan	Homebase	129.00							129.00	129.00	
MC50	10-Feb	Dunelm	150.60							150.60	150.60	
MC51	11-Feb	Dunelm-refund	32.00							32.00	32.00	
MC52	17-Feb	Homebase	16.00							16.00	16.00	
MC53	18-Feb	Sainsbury	8.00							8.00	8.00	
MC54	15-Feb	B&Q	14.48							14.48	14.48	
MC55	15-Feb	Dunelm	21.50							21.50	21.50	
MC56	22-Apr	Ramsden Mills	897.00				897.00				897.00	
MC57	26-Apr	Dunelm	220.00								220.00	
MC58	27-Apr	OVO	55.13						55.13		55.13	
MC59	10-May	Dunelm	125.50				125.50				125.50	
MC60	12-May	OVO	91.82						91.82		91.82	
MC61	17-May	OVO	3.55						3.55		3.55	
MC62	24-May	Hughes	325.24						325.24		325.24	
MC63	14-Jun	BDC	48.50							48.50	48.50	
MC64	21-Jun	B&Q	42.00					42.00			42.00	
MC65	15-Aug	Hughes Trading	204.00						204.00		204.00	
MC65	15-Aug	Annie Martin	204.00						204.00		204.00	
MC66	6-Sep	Dynorod	165.00		165.00						165.00	
MC67	15-Nov	BDC	137.50						137.50		137.50	
MC68	13-Dec	Co-op	484.60						484.60		484.60	
DDs	Monthly	Anglian Water	124.00	CG	496.00	4						
		(£124 changed to £161 in May)	161.00		1,288.00	8						
Bank charge	Monthly		5.00	all	60.00	12			60.00		60.00	
	cheques @	0.75		all	3.75	5			3.75		3.75	
	Interest			all	18.61				18.61		18.61	
					3,300.00	8,028.13	1,731.48	13,365.05	6,936.36	8,571.53	7,143.57	49,076.12
											Statement	49,076.12
											Check - s/b zero	-

On-Line Transfers not yet Processed

None

MasterCard payments not yet Processed

None

Cancelled MasterCard payments

MC49 Void Currys Canon Matte

Cheques not yet processed

None

Cancelled cheques

None

Coggeshall Almshouses Charity

Actual by month

	2023												Totals	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
CAF Bank balance b/f	194.73	9,160.58	10,885.91	13,017.57	10,965.54	9,019.17	9,248.08	10,267.53	4,820.77	6,993.32	1,263.55	10,528.79	194.73	
Expenditure														
<u>Queen Street Project</u>														
Architects Fees														-
79	2,684.92	377.08			2,163.00	477.90								5,702.90
81	144.87													144.87
Wall	505.20			145.00		645.60								1,295.80
Queen Street Project	3,334.99	377.08	-	145.00	2,163.00	1,123.50	-	-	-	-	-	-	-	7,143.57
<u>Administration</u>														
Accountancy Fees		930.00												930.00
Insurance											1,088.12			1,088.12
Almshouses Ass. - Subscription	196.00													196.00
Honoraria				600.00						600.00				1,200.00
Gas / EICR Certificates/Admin	- 49.95			67.00	150.50	674.56					342.00			1,184.11
Christmas hampers												484.60		484.60
Blue Plaque									636.00					636.00
Green bins											137.50			137.50
Anglian Water - Queen Street	291.77				218.06		311.40				375.59			1,196.82
- Ch Grn DDs	124.00	124.00	124.00	124.00	161.00	161.00	161.00	161.00	161.00	161.00	161.00	161.00	161.00	1,784.00
Bank charges - monthly	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	60.00
- cheques	0.75	0.75			0.75		0.75				0.75	3.49		0.26
- interest			5.21			5.81			4.10					15.12
Administration	567.57	1,059.75	123.79	796.00	535.31	834.75	478.15	166.00	797.90	766.00	1,021.84	1,735.23		8,882.29
<u>Repairs and Maintenance</u>														
Gardening and fences							1,795.00					1,505.00		3,300.00
Gas, electric & plumbing repairs	93.75		522.18	96.00	313.56	883.61	48.00	96.00	316.43		1,145.03	617.54		4,132.10
Redecoration / Maintenance	200.00			3,447.00	710.74	268.00			213.00		2,194.77	230.00		7,263.51
Church Green flat roof repairs					1,300.00					2,400.00				3,700.00
QS Exterior								8,960.00						8,960.00
Church Green Radiators										5,694.65				5,694.65
Repairs and Maintenance	293.75	-	522.18	3,543.00	2,324.30	1,151.61	1,843.00	9,056.00	529.43	8,094.65	3,339.80	2,352.54		33,050.26
Total Expenditure	4,196.31	1,436.83	645.97	4,484.00	5,022.61	3,109.86	2,321.15	9,222.00	1,327.33	8,860.65	4,361.64	4,087.77		49,076.12
Income														
Maintenance Payments	3,162.16	3,162.16	2,777.63	2,431.97	3,076.24	3,338.77	3,340.60	3,775.24	3,499.88	3,130.88	3,626.88	3,230.88		38,553.29
M&G Transfers	10,000.00										10,000.00			20,000.00
CAF Bank Balance c/f	9,160.58	10,885.91	13,017.57	10,965.54	9,019.17	9,248.08	10,267.53	4,820.77	6,993.32	1,263.55	10,528.79	9,671.90		9,671.90
YTD Expenditure	4,196.31	5,633.14	6,279.11	10,763.11	15,785.72	18,895.58	21,216.73	30,438.73	31,766.06	40,626.71	44,988.35	49,076.12		
Balance checks														
YTD Expense on Statement	4,196.31	5,633.14	6,279.11	10,763.11	15,785.72	18,895.58	21,216.73	30,438.73	31,766.06	40,626.71	44,988.35	49,076.12		
Variance	-	-	-	-	-	-	-	-	-	-	-	-		
YTD Total on Statement	9,160.58	10,885.91	13,017.57	10,965.54	9,019.17	9,248.08	10,267.53	4,820.77	6,993.32	1,263.55	10,528.79	9,671.90		
Variance	-	-	-	-	-	-	-	-	-	-	-	-		

2021 Cheques Paid in 2022

None

2023 Cheques not yet Processed

None

Coggeshall Almshouses Charity

Final Receipts and Payments Account for 2023

			Prior year 2022	
	£	£	£	£
Receipts				
Maintenance Charge				
Church Green				
No. 10	5,075.76		4,591.96	
No. 12	4,781.16		4,325.42	
No. 14	4,781.16		4,325.42	
No. 16	3,793.93		4,591.96	
		18,432.01		17,834.76
Queen Street				
No. 79	3,412.68		1,950.95	
No. 81	4,312.00		-	
No. 83	2,198.80		1,984.00	
No. 85	3,697.00		4,032.00	
No. 87	4,312.00		4,000.00	
No. 89	2,188.80		1,947.00	
		20,121.28		13,913.95
Total Receipts		38,553.29		31,748.71
Payments				
Queen Street Project Costs				
Architects fees	-		12,000.00	
Building costs				
No. 79	5,702.90		42,787.50	
No. 81	144.87		3,614.61	
No. 83			52,956.82	
No. 85			38,690.90	
No. 87			2,272.38	
No. 89			162.00	
Retaining Wall	1,295.80		12,095.40	
		7,143.57		164,579.61
Administration				
Accounting fees	930.00		900.00	
Insurance	1,088.12		1,075.36	
Almshouses Assoc. Subs	196.00		187.00	
Honoraria	1,200.00		1,500.00	
Gas and EICR certificates	1,184.11		424.80	
Christmas Hampers	484.60		490.50	
Blue Plaque	636.00			
Quinquennial Review - QS			750.00	
Anglian Water	2,980.82		2,863.08	
Green bins - BDC	137.50			
Bank Charges less interest	45.14		55.12	
Other Admin. Costs			71.04	
		8,882.29		8,316.90
Repairs and Maintenance				
Garden and fences	3,300.00		3,721.00	
Gas, electric and plumbing repairs	4,132.10		1,912.58	
Redecoration / maintenance	7,263.51		4,247.44	
Church Green flat roofs	3,700.00			
QS Exterior	8,960.00			
Church Green Radiators	5,694.65			
Chimney repairs - Queen Street			15,528.40	
		33,050.26		25,409.42
Total Payments		49,076.12		198,305.93
Excess of Receipts over payments	-	10,522.83	-	166,557.22
CAF Cash Account balance b/f		194.73		51,751.95
Transfer of funds from CAmC		20,000.00		115,000.00
Excess of Receipts over payments	-	10,522.83	-	166,557.22
CAF Cash Account balance c/f		9,671.90		194.73
Capital				
2,410,936 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 29th December		126,516.26		252,433.43

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2023

Signed _____

Date _____

Receipts and payments accounts

For the period from

01/01/2023

To

31/12/2023

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 £
A1 Receipts					
Maintenance Income	38,553	-	-	38,553	31,749
Gifts from other charities	-	-	0	-	-
Donation	-	-	-	-	-
Bank Interest	15	-	-	15	30
Sub total (Gross income for AR)	38,568	-	-	38,568	31,779
A2 Asset and investment sales, (see table).					
M & G Investment sales	20,000	-	-	20,000	115,000
	-	-	-	-	-
Sub total	20,000	-	-	20,000	115,000
Total receipts	58,568	-	-	58,568	146,779
A3 Payments					
Gardening	3,438	-	-	3,438	1,885
Utilities	-	-	-	-	-
Decorating	7,264	-	-	7,264	4,247
Repairs and renewals	4,132	-	-	4,132	19,702
Sundry	1,121	-	-	1,121	495
Insurance	1,088	-	-	1,088	1,075
Honorarium	1,200	-	-	1,200	1,500
Bank charges	60	-	-	60	85
Rates and Water	2,981	-	-	2,981	2,863
Legal and professional fees	-	-	-	-	750
Accountancy	930	-	-	930	900
Cleaning	-	-	-	-	-
Membership	196	-	-	196	187
	-	-	-	-	-
	-	-	-	-	-
Sub total	22,409	-	-	22,409	33,689
A4 Asset and investment purchases, (see table)					
Improvements to property	-	-	26,682	26,682	164,647
	-	-	-	-	-
Sub total	-	-	26,682	26,682	164,647
Total payments	33,689	-	26,682	49,091	198,336
Net of receipts/(payments)	36,159	-	(26,682)	9,477	(51,557)
A5 Transfers between funds	(26,682)	-	26,682	-	-
A6 Cash funds last year end	195	-	-	195	51,752
Cash funds this year end	9,672	-	(0)	9,672	195

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 £
B1 Cash funds	Bank Account	9,672	-	-
		-	-	-
		-	-	-
	Total cash funds	9,672	-	-

(agree balances with receipts and payments account(s))

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B2 Other monetary assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
1128.777 Shares in M&G Charity Multi Asset	Unrestricted	-	-
		-	-
		-	-
		-	-

B3 Investment assets

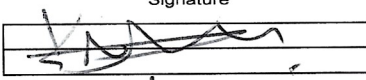

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
10-16 Church Green, Almshouses	Permanent Endowment	-	-
79-89 Queen Street, Almshouses	Permanent Endowment	-	-
Improvements to properties	Permanent Endowment	368,950	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	

B5 Liabilities

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	KN ROLLS	08/03/24
	NICHOLAS J. CODY	08/03/2024

Independent examiner's report

Report to the trustees/ members of

Charity Name
Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2023

Charity no

1180363

Set out on pages

One to two
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the above charity ("the Trust") for the year ended **31/12/2023**.

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 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:



Date:

12/31/24

Name:

ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address:

The Maltings, Rosemary Lane
Halstead, Essex
CO9 1HZ

Disclosure

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

COGGESHALL ALMSHOUSES CHARITY

England & Wales - Charity number 1180363

Accounts

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Richard Edwards Group	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution
How the charity is constituted <i>(eg. trust, association, company)</i>	CIO registered 18 th October 2018
Trustee selection methods <i>(eg. appointed by, elected by)</i>	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

The Charity owns two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

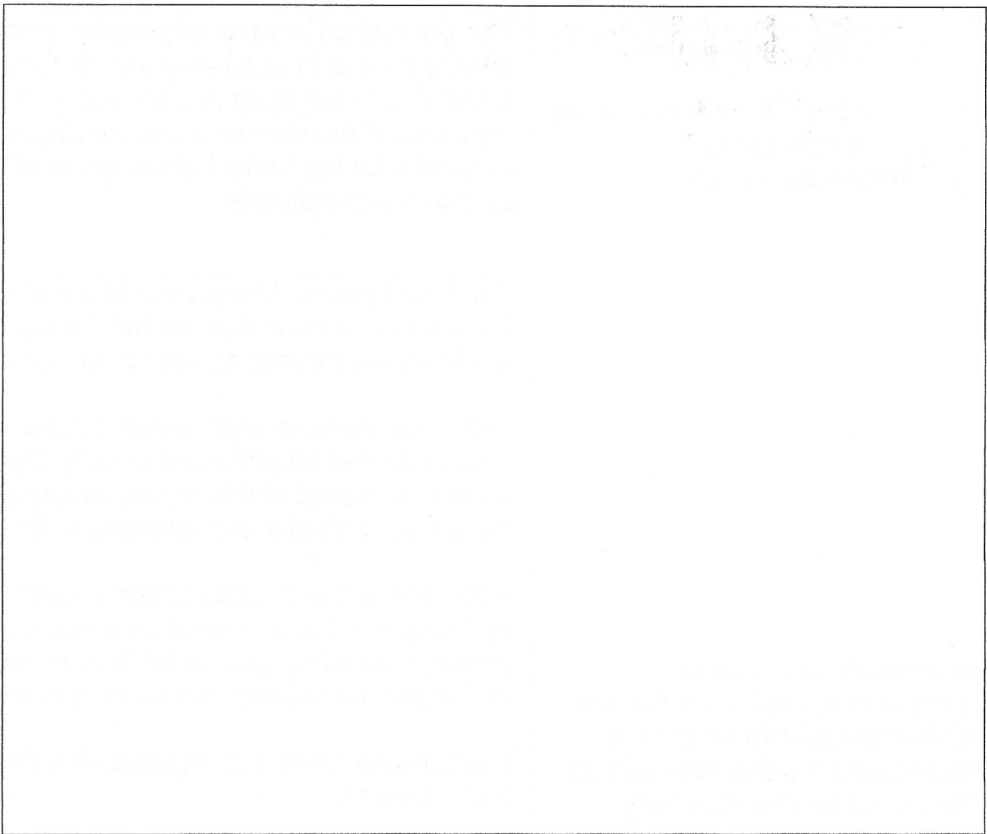
The programme of improvement to the interior of the Queen Street properties that commenced in early December 2020 was completed during the period of this report. In addition, repair work was carried out on the chimney stacks and retaining walls were built in the gardens.

In relation to the Church Green properties; a number of issues identified by the quinquennial review carried out in 2021 were dealt with in the period covered by this report. The remaining issues (which are not major) will be addressed over the coming months.

The trustees have had regard to the Charity Commission's guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)



You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Completion of the programme of improvement to the interior of the Queen Street houses – as per section C above.

Section E Financial review

Brief statement of the charity's policy on reserves	CAC will retain sufficient cash reserves to enable maintenance work to be undertaken as required.
Details of any funds materially in deficit	Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	A Crawford	A Crawford
Full name(s)	ANDREW CRAWFORD	Nicholas Colby
Position (eg Secretary, Chair, etc)	CHAIR	
Date	13/4/2023	

November	Maintenance payments received		2,699.27		29,049.44	
Nov 02	167	985.00				
Nov 09	MC38 B&Q	17.00				y
Nov 10	MC40 Ramsden Mills	472.00				
Nov 14	OLT85 D Butcher	1,100.00				
Nov 14	OLT86 Dawid Svcs	55.00				
Nov 15	MC40 Hughes Trading	712.61				
Nov 15	MC41 B&Q	5.67				
Nov 15	MC42 Wickes	10.50				
Nov 16	MC43 B&Q	223.97				
Nov 16	168	250.88				y
Nov 16	OLT84 BR	156.00				
Nov 17	OLT88 PD	2,388.30				
Nov 17	OLT87	4,320.00				
Nov 22	MC43 Cash McColl's	30.00				
Nov 23	OLT91 Whymark	750.00				
Nov 23	OLT90 DSC	4,000.00				
Nov 23	OLT89	30,069.00				
Nov 28	MC45 Timpson	67.00				
	Bank - account charge	5.00				
	- cheque fees	1.00				
	DD Anglian Water	124.00				
			45,742.93	2,699.27	6,640.96	189,160.43
						2 8

Coggeshall Almshouses Charity

Income from Residents for Maintenance Contributions

2022

		Church Green					Queen Street					Total	YTD
		A Grounds	A Parsons	I Barrett	D White	A Morys	Empty	M McDonald	K Hagger	P Sturgeon	R Alston		
		10	12	14	16	79	81	83	85	87	89		
2020	Jan	373.33	351.66	351.66	373.33	144.00	a	160.00	320.00	320.00	156.00	2,549.98	2,549.98
	Feb	373.33	351.66	351.66	373.33	144.00	b	160.00	320.00	320.00	156.00	2,549.98	5,099.96
	Mar	384.53	362.21	362.21	384.53	144.00	c	160.00	320.00	320.00	156.00	2,593.48	7,693.44
	Apr	384.53	362.21	362.21	384.53	144.00	d	160.00	320.00	320.00	156.00	2,593.48	10,286.92
	May	384.53	362.21	362.21	384.53	144.00	e	160.00	320.00	320.00	156.00	2,593.48	12,880.40
	Jun	384.53	362.21	362.21	384.53	144.00	f	160.00	320.00	320.00	156.00	2,593.48	15,473.88
	Jul	384.53	362.21	362.21	384.53	144.00	g	160.00	352.00	320.00	156.00	2,625.48	18,099.36
	Aug	384.53	362.21	362.21	384.53	303.79	h/i	180.00	352.00	352.00	171.00	2,852.27	20,951.63
	Sep	384.53	362.21	362.21	384.53	159.79	j	171.00	352.00	352.00	171.00	2,699.27	23,650.90
	Oct	384.53	362.21	362.21	384.53	159.79	k	171.00	352.00	352.00	171.00	2,699.27	26,350.17
	Nov	384.53	362.21	362.21	384.53	159.79	l	171.00	352.00	352.00	171.00	2,699.27	29,049.44
	Dec	384.53	362.21	362.21	384.53	159.79	m	171.00	352.00	352.00	171.00	2,699.27	31,748.71
												-	31,748.71
		4,591.96	4,325.42	4,325.42	4,591.96	1,950.95		-	1,984.00	4,032.00	4,000.00	1,947.00	31,748.71
2023	10% increase	38.45	36.22						17.10		35.20		
		422.983	398.431						188.10		387.20		

Maintenance Contributions

Monthly	384.53	362.21	362.21	384.53	156.00	pm	171.00	352.00	352.00	171.00
Weekly (WMC)	88.74	83.59	83.59	88.74	39.00	pw	39.46	81.23	81.23	39.46
4 weekly housing benefit					144.00	4 wkly				

Braintree Council Payments - paid in '4-weekly' instalments

79	A Morys	Letter dated	Credited	Period		BDC Benefit	4 wks benefit	pw	pm	
		01/13/2022	Jan 19	20/12-16/1	144.00	a	old	144.00	36.00	156.43
		02/10/2022	Feb 16	17/1-13/2	144.00	b	new	32.47	141.09	
		03/10/2022	Mar 16	14/2-13/3	144.00	c				
		04/07/2022	Apr 13	14/3-10/4	144.00	d	New Maint.		171.00	
		05/05/2022	May 11	11/4-8/5	144.00	e			29.91	
		06/01/2022	Jun 08	9/5-5/6	144.00	f				
		06/30/2022	Jul 06	6/6-3/7	144.00	g				
		07/28/2022	Aug 03	4/7-31/7	144.00	h				
		08/25/2022	Aug 31	1/8-28/8	129.88	i				
		09/22/2022	Sep 28	29/8-25/9	129.88	j				
		10/20/2022	Oct 26	26/9-23/10	129.88	k				
		11/17/2022	Nov 23	24/10-20/11	129.88	l				
		12/15/2022	Dec 22	21/11-18/12	129.88	m				

From August + £29.91 from A Morys not funded by BDC

OLT92	Dec 08	OVO	In Credit - for filing only	QSP81					
OLT93	Dec 08	Blue Star	Aerials	QS	446.40		446.40		446.40
OLT94	Dec 08	Grout Insurance		All	1,075.36		1,075.36		1,075.36
OLT95	Dec 12	PD	Retaining Wall	QSPw	6,973.20			6,973.20	6,973.20
OLT96	Dec 17	John Clark Services	Heating	CG16	48.00	48.00			48.00
OLT97	Dec 17	Brad Rawlings	Hampers	All	490.50		490.50		490.50

Coggeshall Almshouses Charity

Final Receipts and Payments Account for 2022

	£	£	Prior year 2021	£	£
Receipts					
Maintenance Charge					
<u>Church Green</u>					
No. 10	4,591.96		4,479.96		
No. 12	4,325.42		4,219.92		
No. 14	4,325.42		4,219.92		
No. 16	4,591.96		4,479.96		
		17,834.76			17,399.76
<u>Queen Street</u>					
No. 79	1,950.95		1,872.00		
No. 81	-				
No. 83	1,984.00		1,920.00		
No. 85	4,032.00		3,840.00		
No. 87	4,000.00		3,840.00		
No. 89	1,947.00		1,872.00		
		13,913.95			13,344.00
Total Receipts		31,748.71			30,743.76
Payments					
Queen Street Project Costs					
Architects fees	12,000.00		11,000.00		
Building costs					
No. 79	42,787.50				
No. 81	3,681.61		46,478.10		
No. 83	52,956.82		500.00		
No. 85	38,690.90		13,359.00		
No. 87	2,272.38		48,171.11		
No. 89	162.00		51,252.56		
Retaining Wall	12,095.40				
		164,646.61			170,760.77
Administration					
Accounting fees	900.00		840.00		
Insurance	1,075.36		1,198.39		
Almshouses Assoc. Subs	187.00		182.00		
Honoraria	1,500.00		1,200.00		
Gas and EICR certificates	424.80		2,073.26		
Christmas Hampers	490.50		888.40		
Quinquennial Review - Ch Grn	750.00		600.00		
Amalgamation (CAmC costs)	-		297.96		
Anglian Water	2,863.08		3,580.91		
Bank Charges less interest	55.12		120.00		
Other Admin. Costs	4.04				
		8,249.90			10,980.92
Repairs and Maintenance					
Garden and fences	3,721.00		1,103.50		
Gas, electric and plumbing repairs	1,912.58		600.53		
Redecoration / maintenance	4,247.44		500.00		
French Drain - Queen Street	-		5,820.00		
Chimney repairs - Queen Street	15,528.40		3,150.00		
		25,409.42			11,174.03
Total Payments		198,305.93			192,915.72
Excess of Receipts over payments		(166,557.22)			- 162,171.96
CAF Cash Account balance b/f		51,751.95			213,923.91
Transfer of funds from CAmC		115,000.00			
Excess of Receipts over payments		- 166,557.22			- 162,171.96
CAF Cash Account balance c/f		194.73			51,751.95
Capital					
1,222.575 shares in M&G Charity Multi Asset Fund Accumulation Units					
Share value at 31st December		129,019.44			252,433.43

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2022

Receipts and payments accounts

For the period from	01/01/2022	To	31/12/2022
---------------------	------------	----	------------

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 £
A1 Receipts					
Maintenance Income	31,749		-	31,749	30,744
Gifts from other charities	-		0	-	-
Donation			-	-	-
			-	-	-
Bank Interest	30		-	30	-
			-	-	-
Sub total (Gross income for AR)	31,779	-	-	31,779	30,744
A2 Asset and investment sales, (see table).					
M & G Investment sales	115,000	-	-	115,000	-
	-	-	-	-	-
Sub total	115,000	-	-	115,000	-
Total receipts	146,779	-	-	146,779	30,744
A3 Payments					
Gardening	1,885	-	-	1,885	1,104
Utilities	-	-	-	-	-
Decorating	4,247	-	-	4,247	500
Repairs and renewals	19,702	-	-	19,702	11,644
Sundry	495	-	-	495	530
Insurance	1,075	-	-	1,075	1,076
Honorarium	1,500	-	-	1,500	1,200
Bank charges	85	-	-	85	120
Rates and Water	2,863	-	-	2,863	3,581
Legal and professional fees	750	-	-	750	600
Accountancy	900	-	-	900	840
Cleaning	-	-	-	-	-
Membership	187	-	-	187	182
	-	-	-	-	-
	-	-	-	-	-
Sub total	33,689	-	-	33,689	21,376
A4 Asset and investment purchases, (see table)					
Improvements to property		-	164,647	164,647	170,761
	-	-	-	-	-
Sub total	-	-	164,647	164,647	170,761
Total payments	33,689	-	164,647	198,336	192,137
Net of receipts/(payments)	113,089	-	(164,647)	(51,557)	(161,393)
A5 Transfers between funds	(164,647)	-	164,647	-	-
A6 Cash funds last year end	51,752	-	-	51,752	213,145
Cash funds this year end	195	-	0	195	51,752

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 £
B1 Cash funds	Bank Account	195	-	-
		-	-	-
		-	-	-
	Total cash funds	195	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

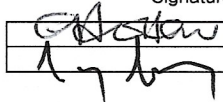
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	1222.575 Shares in M&G Charity Multi Asset	Unrestricted	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	10-16 Church Green, Almshouses	Permanent Endowment	-	-
	79-89 Queen Street, Almshouses	Permanent Endowment	-	-
	Improvements to properties	Permanent Endowment	342,268	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DJ OPPEN N.J. CODY	9-2-2023 9.2.2023

Independent examiner's report

Report to the trustees/ members of

Charity Name
Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2022

Charity no

1180363

Set out on pages

One to two
(remember to include the page numbers of all pages sheets)

I report to the trustees on my examination of the above charity ("the Trust") for the year ended **31/12/2022**.

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 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:



Date:

11/2/23

Name:

ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address:

The Maltings, Rosemary Lane

Halstead, Essex

CO9 1HZ

Disclosure

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

COGGESHALL ALMSHOUSES CHARITY

England & Wales - Charity number 1180363

Accounts

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Richard Edwards Group	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution
How the charity is constituted <i>(eg. trust, association, company)</i>	CIO registered 18 th October 2018
Trustee selection methods <i>(eg. appointed by, elected by)</i>	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

The Charity owns two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

The programme of improvement to the Queen Street properties that commenced in early December 2020 has proceeded satisfactorily with work on three of the houses being completed during the period of this report.

During the period of this report the Charity's Church Green properties were subjected to quinquennial review. A number of items require attention, such as plumbing, external decoration and the cutting back of a tree but these are minor. Otherwise, the properties are in good order and are occupied.

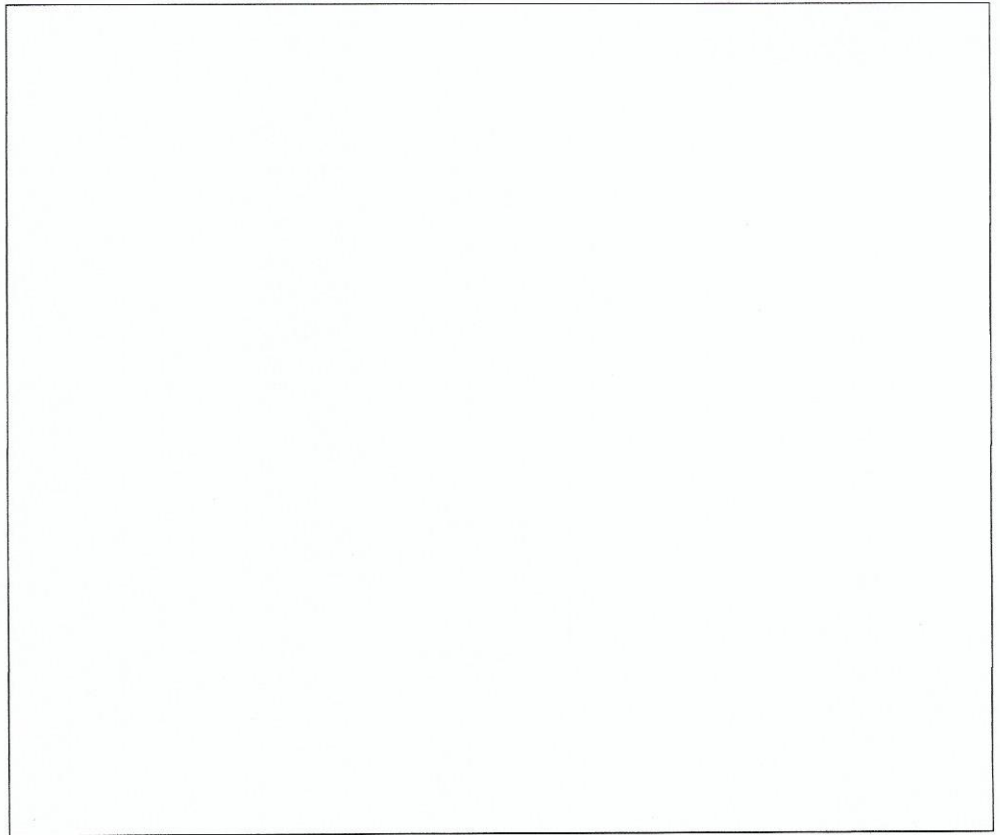
The trustees have had regard to the Charity Commission's guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D Achievements and performance

Progress with the programme of improvement to the Queen Street houses as per section C

Summary of the main achievements of the charity during the year

--

Section E

Financial review

Brief statement of the charity's policy on reserves

CAC will retain sufficient cash reserves to enable maintenance work to be undertaken as required.

Details of any funds materially in deficit

Nil

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

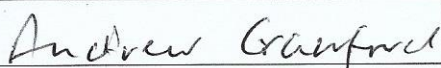

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	ANDREW HAMILTON CRAWFORD	NICHOLAS JOHN COBY
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE

Date

7/4/2022

Coggeshall Almshouses Charity

Final Receipts and Payments Account for 2021

			Prior year 2020	
	£	£	£	£
Receipts				
Maintenance Charge				
Church Green				
No. 10	4,479.96		4,479.96	
No. 12	4,219.92		4,219.92	
No. 14	4,219.92		2,109.96	
No. 16	4,479.96		3,733.30	
		17,399.76		14,543.14
Queen Street				
No. 79	1,872.00		1,872.00	
No. 81	-			
No. 83	1,920.00		1,864.00	
No. 85	3,840.00		3,840.00	
No. 87	3,840.00		3,000.00	
No. 89	1,872.00		1,872.00	
		13,344.00		12,448.00
Total Receipts		30,743.76		26,991.14
Payments				
Queen Street Project Costs				
Buildings consent and checks			1,010.00	
VAT advice			1,008.00	
Architects fees	11,000.00		6,000.00	
Building costs				
No. 81	46,478.10			
No. 83	500.00			
No. 85	13,359.00			
No. 87	48,171.11			
No. 89	51,252.56			
		170,760.77		8,018.00
Administration				
Accounting fees	840.00		660.00	
Insurance	1,198.39		1,009.27	
Almshouses Assoc. Subs	182.00		199.00	
Honoraria	1,200.00		1,200.00	
Gas and EICR certificates	2,073.26		683.64	
Christmas Hampers	888.40			
Quinquennial Review - Ch Grn	600.00			
Amalgamation (CAmC costs)	297.96			
Anglian Water	3,580.91		2,030.52	
Bank Charges	120.00		60.00	
Council Tax			1,021.90	
Cleaning			516.84	
Other Admin. Costs			265.03	
Misc.			180.60	
		10,980.92		7,826.80
Repairs and Maintenance				
Gardening	1,103.50		990.00	
Gas, electric and plumbing repairs	600.53		1,153.52	
Redecoration / maintenance	500.00		8,081.14	
French Drain - Queen Street	5,820.00			
Chimney repairs - Queen Street	3,150.00			
Damp			772.80	
		11,174.03		10,997.46
Total Payments		192,915.72		26,842.26
Excess of Receipts over payments		(162,171.96)		148.88
CAF Cash Account balance b/f		213,923.91		170,054.79
Transfer of funds from CAmC				43,720.24
Excess of Receipts over payments		- 162,171.96		148.88
CAF Cash Account balance c/f		51,751.95		213,923.91
Capital				
2,410.936 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 31st December 2021		252,433.44		223,049.43

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2021

Signed

Independent Examiner

Dated

dd/mm/2020

Receipts and payments accounts

CC16a

For the period from	01/01/2021	To	31/12/2021
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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 £
A1 Receipts					
Maintenance Income	30,744		-	30,744	26,991
Gifts from other charities	-		-	-	43,720
Donation			-	-	-
			-	-	-
Bank Interest			-	-	-
			-	-	-
Sub total (Gross income for AR)	30,744	-	-	30,744	70,711
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	30,744	-	-	30,744	70,711
A3 Payments					
Gardening	1,104	-	-	1,104	990
Utilities	-	-	-	-	359
Decorating	500	-	-	500	3,620
Repairs and renewals	11,644	-	-	11,644	6,619
Sundry	530	-	-	530	447
Insurance	1,076	-	-	1,076	1,009
Honorarium	1,200	-	-	1,200	1,200
Bank charges	120	-	-	120	60
Rates and Water	3,581	-	-	3,581	2,928
Legal and professional fees	600	-	-	600	1,340
Accountancy	840	-	-	840	660
Cleaning	-	-	-	-	317
Membership	182	-	-	182	199
	-	-	-	-	-
Sub total	21,376	-	-	21,377	19,748
A4 Asset and investment purchases, (see table)					
Improvements to property		-	170,761	170,761	6,860
Sub total	-	-	170,761	170,761	6,860
Total payments	21,376	-	170,761	192,138	26,608
Net of receipts/(payments)	9,368	-	(170,761)	(161,394)	44,103
A5 Transfers between funds	(170,761)	-	170,761	0	-
A6 Cash funds last year end	213,145	-	-	213,145	169,042
Cash funds this year end	51,752	-	-	51,751	213,145

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 £
B1 Cash funds	Bank Account	51,752	-	-
		-	-	-
		-	-	-
	Total cash funds	51,752	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

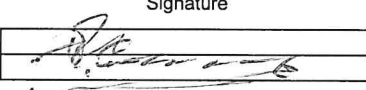
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	2410.936 Shares in M&G Charity Multi Asset	Unrestricted	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	10-16 Church Green, Almshouses	Permanent Endowment	-	-
	79-89 Queen Street, Almshouses	Permanent Endowment	-	-
	Improvements to properties	Permanent Endowment	177,621	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	ANDREW GEORGE CRAWFORD	26/03/2022
<i>Andrew Crawford</i>	ANDREW HAMILTON CRAWFORD	26/3/2022

Independent examiner's report

Report to the trustees/ members of

Charity Name
Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2021

Charity no

1180363

Set out on pages

One to two
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the above charity ("the Trust") for the year ended 31/12/2021.

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 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:



Date:

5/4/22

Name: ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address: The Maltings, Rosemary Lane

Halstead, Essex

CO9 1HZ

Disclosure

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

COGGESHALL ALMSHOUSES CHARITY

England & Wales - Charity number 1180363

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	1 st	January	2020		31 st	December	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Russetdene, 8 Tey Road,	
Earls Colne, Colchester	
Essex	
Postcode	CO6 2LG

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	Rev Christopher Davey		01/01/2020 – 30/8/2020	
2	Christine Joan Offen			
3	Andrew Hamilton Crawford			
4	Peter George Glossop			
5	Nicholas John Cody			
6	Peter John Hutton			Coggeshall Parish Council
7	John Richard Gospage			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Richard Edwards Group	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	CIO registered 18 th October 2018
Trustee selection methods	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Coggeshall Almshouses Charity (CAC) was created as the successor to the Coggeshall Amalgamated Charity and the Coggeshall Church Green Almshouses Trust. There are two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

The main objectives in bringing these almshouses under the ownership of CAC are the combining of resources (for example, to ensure that we are better placed to fund the up-keep of the properties) and more efficient management.

During the period of this report the transfer of the remaining cash and investments held by Coggeshall Amalgamated Charity and Coggeshall Church Green Almshouses Trust to CAC was completed.

The programme of improvement to the Queen Street properties commenced in early December and despite the challenges presented by the Covid 19 pandemic, the trustees are satisfied with progress.

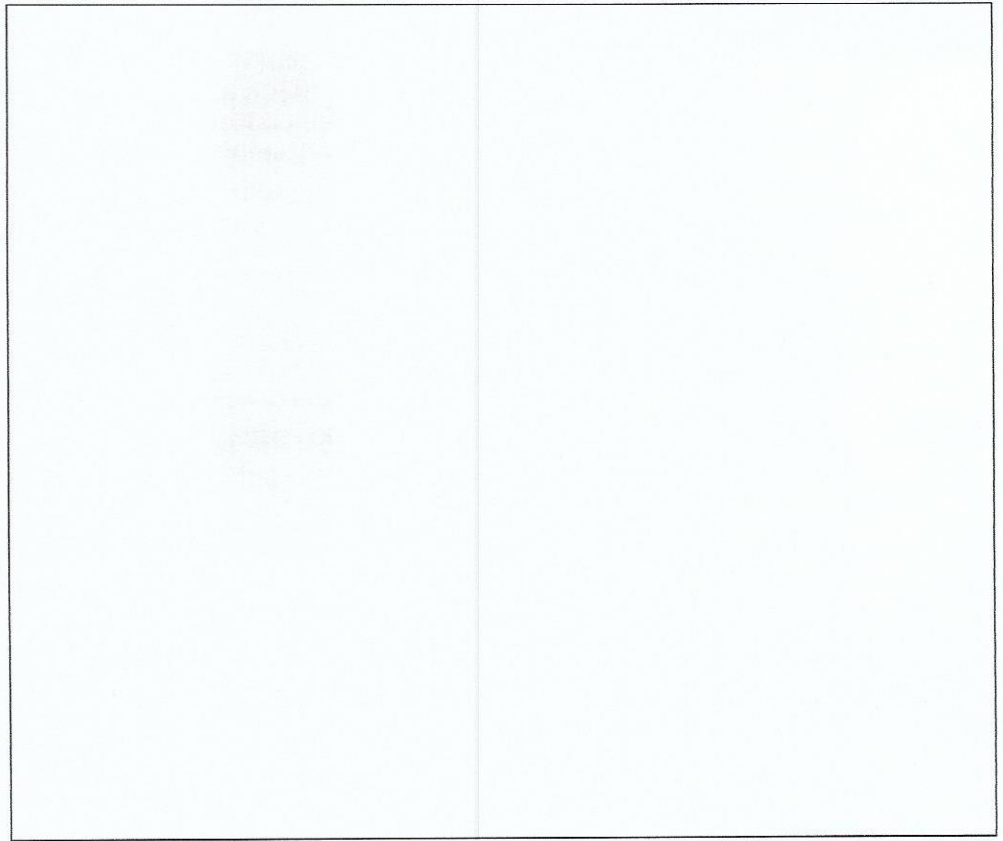
All the Church Green properties are in good order and are occupied.

The trustees have had regard to the Charity Commission's guidance on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D Achievements and performance

Commencement of the programme of improvement to the Queen Street almshouses as per section C above.

Summary of the main achievements of the charity during the year

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Section E

Financial review

Brief statement of the charity's policy on reserves

CAC will retain sufficient cash reserves to enable maintenance work to be undertaken as required.

Details of any funds materially in deficit

Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

PETER GEORGE GOSSET

Position (eg Secretary, Chair, etc)

CHAIR

Date

24/06/2021

Coggeshall Almshouses Charity

Final Receipts and Payments Account for 2020

Receipts	£	£	Prior year 2019	
			£	£
Maintenance Charge				
Church Green				
No. 10	4,479.96			
No. 12	4,219.92			
No. 14	2,109.96			
No. 16	3,733.30			
		14,543.14		3,624.95
Queen Street				
No. 79	1,872.00			
No. 81	-			
No. 83	1,864.00			
No. 85	3,840.00			
No. 87	3,000.00			
No. 89	1,872.00			
		12,448.00		1,560.00
Total Receipts		26,991.14		5,184.95
Payments				
Administration				
Accounting fees	660.00			
Insurance Premium	1,009.27		990.48	
Almshouses Assoc. Subs	199.00			
Secretary's Honorarium	1,200.00		600.00	
Council Tax	1,021.90			
Other Admin. Costs	265.03			
Bank Charges	60.00		55.00	
Annual gas certificates and EPC	683.64			
Anglian Water	2,030.52		214.00	
Cleaning	516.84			
Christmas Hampers to Occupants	-		335.66	
Misc.	180.60		43.76	
Amalgamation costs			120.00	
		7,826.80		2,358.90
Repairs and Maintenance				
Boilers service and repair	1,153.52		583.92	
Gardening	990.00			
Damp	772.80			
Decoration/Repairs	8,081.14			
		10,997.46		583.92
Queen Street Project Costs				
Buildings consent and checks	1,010.00			
VAT advice	1,008.00			
Architects fees	6,000.00			
		8,018.00		
Total Payments		26,842.26		2,942.82
Excess of Receipts over payments		148.88		2,242.13
CAF Cash Account balance b/f	170,054.79		nil	
		170,054.79		2,242.13
Transfer of funds from CAmC		43,720.24		167,812.66
CAF Cash Account balance c/f		213,923.91		170,054.79
Represented by:				
CAF Cash Account	213,923.91		170,054.79	
Capital				
2,410,936 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 31st December 2020		223,049.43		195,269.18

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2020

Signed

Independent Examiner

Dated

dd/mm/2020

Richard Edwards Group - Account Balances Adjusted for Unpaid Cheques			
		Rounded	
Agreement of Opening Balance			
CAC balance b/f	170,054.79		170,055
Less Reserve for unpaid cheques in 2019	- 1,012.80		1,013
Balance after reserve	169,041.99		169,042
Richard Edwards (Accountants) balance b/f	169,042.00		169,042
	- 0.01		-
Agreement of Closing Balance			
CAC balance c/f	213,923.91		213,924
Less Reserve for unpaid cheques in 2020	- 778.76		779
Balance after reserve	213,145.15		213,145
Richard Edwards (Accountants) balance c/f	213,145.00		213,145
	0.15		-

Receipts and payments accounts

CC16a

For the period from

01/07/2020

To

30/06/2021

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 £
A1 Receipts					
Maintenance Income	26,991		-	26,991	5,185
Gifts from other charities	43,720		-	43,720	166,813
Donation			-	-	1,000
			-	-	-
Bank Interest			-	-	-
			-	-	-
			-	-	-
Sub total (Gross income for AR)	70,711		-	70,711	172,998
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	70,711	-	-	70,711	172,998
A3 Payments					
Gardening	990	-	-	990	-
Utilities	359	-	-	359	-
Decorating	3,620	-	-	3,620	-
Repairs and renewals	6,619	-	-	6,619	1,401
Sundry	447	-	-	447	336
Insurance	1,009	-	-	1,009	990
Honorarium	1,200	-	-	1,200	600
Bank charges	60	-	-	60	55
Rates and Water	2,928	-	-	2,928	454
Legal and professional fees	1,340	-	-	1,340	120
Accountancy	660	-	-	660	-
Cleaning	317	-	-	317	-
Membership	199	-	-	199	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,748	-	-	19,748	3,956
A4 Asset and investment purchases, (see table)					
Improvements to property	-	-	6,860	6,860	-
	-	-	-	-	-
Sub total	-	-	6,860	6,860	-
Total payments	19,748	-	6,860	26,608	3,956
Net of receipts/(payments)	50,963	-	(6,860)	44,103	169,042
A5 Transfers between funds	(6,860)	-	6,860	-	-
A6 Cash funds last year end	169,042	-	-	169,042	-
Cash funds this year end	213,145	-	-	213,145	169,042

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 £
B1 Cash funds	Bank Account	213,145	-	-
		-	-	-
		-	-	-
	Total cash funds	213,145	-	-

(agree balances with receipts and payments account(s))

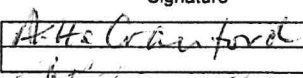

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	2410.936 Shares in M&G Charity Multi Asset	Unrestricted	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	10-16 Church Green, Almshouses	Permanent Endowment	-	-
	79-89 Queen Street, Almshouses	Permanent Endowment	-	-
	Improvements to properties	Permanent Endowment	6,860	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	A.H. CRAWFORD	6/4/2021
	P.G. GOSSOP	6/4/2021

Independent examiner's report

Report to the trustees/ members of

Charity name:
Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2020

Charity no

1180363

Set out on pages

One to two

Remember to include the name and address of the charity.

I report to the trustees on my examination of the above charity ("the Trust") for the year ended 31/12/2020.

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.

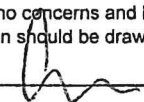
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention 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:



Date:

6/9/21

Name:

ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address:

The Maltings, Rosemary Lane

Halstead, Essex

CO9 1HZ

Disclosure

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