



Trustees' Annual Report for the period

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	1st	January	2021		31st	December	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

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	Peter George Glossop			
4	Nicholas John Cody			
5	Peter John Hutton			Coggeshall Parish Council
6	John Richard Gospage			
7				

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.

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

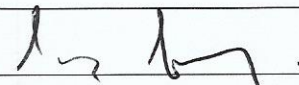
Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Andrew Crawford



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

Receipts			<i>Prior year 2020</i>	
	£	£	£	£
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 CAamC				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

Coggeshall Almshouses Charity	1180363
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Receipts and payments accounts

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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

[illegible]

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

[illegible]

	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

[Signature]

WATER GEORGE CROSS

26/07/2020

Andrew Warford

ANDREW HAMILTON CRAWFORD

26/3/2022

Independents 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