



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report

for the period 1 April 2024 to 31 March 2025

THE FINCH ALMSHOUSES, RAVENSTONE

Charity registration number: 1201122

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's purpose is the relief of poverty, hardship or distress through the provision of almshouse accommodation.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Charity's main activity is the ownership, management and operation of six almshouses located in the village of Ravenstone, Buckinghamshire.</p> <p>The Charity uses these properties to provide long-term housing for residents who meet the qualifying criteria set out in the Charity's constitution and who have been assessed as being in housing need.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have considered the guidance issued by the Charity Commission on public benefit and confirm that the Charity's purpose and activities are in full accordance with these principles

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Not applicable
Other		Not applicable

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>ACHIEVEMENTS</p> <p>During the year, the Charity:</p> <ul style="list-style-type: none"> Completed the construction of two redeveloped units to provide accommodation for beneficiaries. Appointed one resident into one of these units. Maintained long-term funding from the Charity Bank that enabled phased improvement works to the estate. <p>BENEFITS</p> <p>The Charity believes that these achievements have benefited residents, the community and other stakeholders.</p> <p>(a) By developing two further units to the two completed in the previous year, the Charity has continued to improve the amenities, safety and energy performance of the housing stock for residents.</p> <p>The reconfigured units have an improved protected means of escape, a shower room and WC at first floor and a designated eating area. Thermal insulation was upgraded and the space heating replaced with a more energy efficient system.</p> <p>(b) Continued the provision of affordable housing in the village.</p> <p>The lack of affordable housing in the village was widely identified by residents as an issue of primary concern during the consultation for the Local Plan in 2017. Two vacant units were made available in the year, following two the previous year. The improvement works have also expanded the appeal of the Charity's housing stock to a wider range of applicants as the unimproved configuration had potentially restricted the number of applicants.</p> <p>(c) Maintained the stewardship of historically significant buildings and local heritage. All works are carried out under the supervision of an architect and building contractor in line with the requirements of the properties' Grade II* listed status. The Trustees consider that keeping the buildings occupied, maintained and income-generating will ensure their viability for future generations, thereby preserving an important part of the local heritage.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	In the 9 months ending 31 March 2024, the Charity generated a net income from trading activities of £33,58 and from investments a figure of £1,078.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity requires sufficient realisable reserves to cover (1) day to day costs of maintaining and operating the almshouses (2) provision for reactive repairs and unplanned maintenance and (3) cyclical maintenance plans.
Amount of reserves held	Para 1.22	At 31 March 2025 the Charity's reserves were £1,984,730, comprising the freehold to the almshouses, cash and investment less Charity Bank mortgage secured on the almshouses.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its operations for foreseeable future. Accordingly, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's principal sources of income are the Weekly Maintenance Contributions received from Residents and, to a lesser extent, the investment income on quoted investments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity invests a proportion of surplus cash in quoted investments managed by CCLA, an asset manager. The investment objectives are to provide a long-term total return comprising growth in capital and income, to match the Charities long-term liabilities associated with the maintenance and support of the almshouses.
A description of the principal risks facing the charity	Para 1.46	<p>(1) Sustained increase in maintenance and repair costs that consistently exceed the income that can be recovered through the Weekly Maintenance Charges.</p> <p>(2) Major damage to the almshouses by fire or flood</p> <p>(3) Almshouses become obsolete and no longer provide the amenities or attain</p>

		the housing standard required by residents.
Other		None

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	The Finch Almshouses Ravenstone is a Charitable Incorporated Organisation under a Constitution registered on 23 November 2022.
How is the charity constituted?	Para 1.25	Charitable Incorporated Organisation under number 120122
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Under the terms of the Charity's constitution, there must be at least 5 trustees:</p> <p>1 x Ex-officio Trustee being the Vicar of the Ecclesiastical Parish of All Saints, Ravenstone, Buckinghamshire</p> <p>1 x Hereditary Trustee</p> <p>3 x Co-optative Trustee: Appointed for a term of 5 years and recruited by a formal application and interview process.</p> <p>Every trustee must be a natural person</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	None
The charity's organisational structure and any wider network with which the charity works	Para 1.51	None
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	THE FINCH ALMSHOUSES, RAVENSTONE
Other name the charity uses	None
Registered charity number	1201122
Charity's principal address	Priory Lade, North End, Ravenstone, Olney, Bucks, MK46 5AN

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	Abigail White	Co-Chair Co-optative Trustee:		
2	Debbie Saunders	Co-Chair Co-optative Trustee:		
3	Glynis Bailey	Co-optative Trustee:		
4	George Harry Finch	Hereditary Trustee		
5	The Rev Canon Christa Pumfrey	Ex-officio Trustee		
6	Richard Macgowan	Co-optative Trustee:		

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

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

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable


Other optional information

Not applicable

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	 <small>Abigail White (Jan 29, 2026 10:14:13 GMT)</small>	
Full name(s)	ABIGAIL WHITE	
Position (eg Secretary, Chair, etc)	CO-CHAIR	
Date	29/01/2026	

FAR Trustee Annual Report 2025

Final Audit Report

2026-01-29

Created:	2026-01-29
By:	Nathan White (njw@white-co.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAA4I_sP5htkg-rsrn6dmYQCqH2mY-mcd0U

"FAR Trustee Annual Report 2025" History

-  Document created by Nathan White (njw@white-co.co.uk)
2026-01-29 - 9:20:23 AM GMT- IP address: 86.128.107.233
-  Document emailed to Abigail White (abby@abbywhiteplanting.co.uk) for signature
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CHARITY NUMBER: 1201122

The Finch Almhouses Ravenstone

ACCOUNTS TO 31 MARCH 2025 AND INDEPENDENT EXAMINATION

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Section A Statement of financial activities						
Recommended categories by activity		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
			£	£	£	£
Incoming resources (Note 2)			F01	F02	F03	F04
Income and endowments from:						
Donations and legacies		S01	-	-	-	-
Charitable activities		S02	-	-	-	-
Other trading activities		S03	33,858	-	-	33,858
Investments		S04	1,078	-	-	1,078
Separate material item of income		S05	-	-	-	-
Other		S06	225,000	-	-	225,000
Total		S07	259,936	-	-	259,936
Resources expended (Note 3)						
Expenditure on:						
Raising funds		S08	-	-	-	-
Charitable activities		S09	-	-	-	-
Separate material item of expense		S10	-	-	-	-
Other		S11	22,669	-	-	22,669
Total		S12	22,669	-	-	22,669
Net income/(expenditure) before investment gains/(losses)		S13	237,267	-	-	237,267
Net gains/(losses) on investments		S14	-	-	-	-
Net income/(expenditure)		S15	237,267	-	-	237,267
Extraordinary items		S16	-	-	-	-
Transfers between funds		S17	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-
Other gains/(losses)		S19	-	-	-	-
Net movement in funds		S20	237,267	-	-	237,267
Reconciliation of funds:						
Total funds brought forward		S21	-	-	-	-
Total funds carried forward		S22	237,267	-	-	237,267

Section B Balance sheet					
	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year
		£	£	£	£
		F01	F02	F03	F04
Fixed assets					
Intangible assets	B01	-	-	-	-
Tangible assets (Note 4)	B02	2,177,931	-	-	2,177,931
Heritage assets	B03	-	-	-	-
Investments (Note 5)	B04	49,668	-	-	49,668
Total fixed assets	B05	2,227,599	-	-	2,227,599
Current assets					
Debtors (Note 6)	B07	343	-	-	343
Cash at bank and in hand (Note 7)	B09	138,723	-	-	138,723
Total current assets	B10	139,066	-	-	139,066
Creditors: amounts falling due within one year (Note 8)	B11	37,008	-	-	37,008
Net current assets/(liabilities)	B12	102,058	-	-	102,058
Total assets less current liabilities	B13	2,329,657	-	-	2,329,657
Creditors: amounts falling due after one year (Note 9)	B14	344,927	-	-	344,927
Provisions for Liabilities	B15		-	-	-
Total net assets or liabilities	B16	1,984,730	-	-	1,984,730
Funds of the Charity					
Unrestricted funds	B19	1,984,730		-	1,984,730
Total funds	B21	1,984,730	-	-	1,984,730
Signed by one or two trustees on behalf of all the trustees	Signature		Print Name		

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31st MARCH 2025

Note 1 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. These statements have been prepared in accordance with the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' (the Charities SORP), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), with the Companies Act 2006 and with the Charities Act 2011.

Note 2 Analysis of income			
	Analysis	Unrestricted funds	Total funds
			£
Other trading activities:	Maintenance charges	33,858	33,858
		-	-
		-	-
	Other	-	-
	Total	33,858	33,858
Income from investments:	Income from Shares	1,077	1,077
	Growth in Investments	-	-
		-	-
	Other	-	-
	Total	1,077	1,077
Other:	Grants	225,000	225,000
		-	-
		-	-
	Other	-	-
	Total	225,000	225,000
TOTAL INCOME		259,935	259,935

Note 3 Analysis of expenditure			
	Analysis	Unrestricted funds	Total funds
			£
Expenditure on raising funds:	Maintenance	6,275	6,275
	Utilities and Council tax	- 776	- 776
	Professional fees	1,246	1,246
	Mortgage interest	14,223	14,223
	Other	1,701	1,701
	Total expenditure on raising funds	22,669	22,669

Note 4 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

4.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	1,922,926	-	-	-	1,922,926
Additions	255,005	-	-	-	255,005
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	2,177,931	-	-	-	2,177,931

4.2 Depreciation and impairments

	**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
	** Rate					
At beginning of the year		-	-	-	-	-
Disposals		-	-	-	-	-
Depreciation		-	-	-	-	-
Impairment		-	-	-	-	-
Transfers*		-	-	-	-	-
At end of the year		-	-	-	-	-

4.3 Net book value

Net book value at the beginning of the year	1,922,926	-	-	-	1,922,926
Net book value at the end of the year	2,177,931	-	-	-	2,177,931

Note 5 Investment assets						
<i>Please complete this note if the charity has any investment assets.</i>						
5.1 Fixed assets investments (please provide for each class of investment)						
	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	51,369	-	-	-	51,369
Add: additions to investments during period*		-	-	-	-	-
Less: disposals at carrying value		-	-	-	-	-
Less: impairments		-	-	-	-	-
Add: Reversal of impairments		-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation		- 1,701	-	-	-	1,701
Carrying (fair) value at end of year	-	49,668	-	-	-	49,668

Note 6 Debtors and prepayments			
6.1 Analysis of debtors			This year
			£
Trade Debtors			-
Prepayments and accrued income			343
Total			343

Note 7	Cash at bank and in hand			
				This year £
	Cash at bank and on hand			138,723
	Total			138,723

Note 8	Creditors and accruals				
<i>Please complete this note if the charity has any creditors or accruals.</i>					
8.1 Analysis of creditors					
	Amounts falling due within one year		Amounts falling due after more than one year		
	This year	Last year	This year	Last year	
	£	£	£	£	
Accruals for grants payable	-	-	-	-	
Bank loans and overdrafts	-	-	-	-	
Trade creditors	37,008	-			
Payments received on account for contracts or performance-related grants	-	-	-	-	
Accruals and deferred income	-	-	-	-	
Taxation and social security	-	-	-	-	
Charity Bank mortgage	-	-	344,927	-	
Total	37,008	-	344,927	-	



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Finch Almhouses Ravenstone

**On accounts for the year
ended**

31/03/2025

**Charity no
(if any)**

1201122

Set out on pages

3-6

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date:

28th January 2026

Name:

Mr Andrew Totton FCA

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

Institute of Chartered Accountants in England and Wales (ICAEW)
Member number 9012229

Address:

Office 8, 17 High Street

Olney, Bucks

MK46 4EB

Section B

Disclosure

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

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

CHARITY NUMBER: 1201122

The Finch Almhouses Ravenstone

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			£	£	£	£
Incoming resources (Note 2)			F01	F02	F03	F04
Income and endowments from:						
Donations and legacies		S01	-	-	-	-
Charitable activities		S02	-	-	-	-
Other trading activities		S03	33,858	-	-	33,858
Investments		S04	1,078	-	-	1,078
Separate material item of income		S05	-	-	-	-
Other		S06	225,000	-	-	225,000
Total		S07	259,936	-	-	259,936
Resources expended (Note 3)						
Expenditure on:						
Raising funds		S08	-	-	-	-
Charitable activities		S09	-	-	-	-
Separate material item of expense		S10	-	-	-	-
Other		S11	22,669	-	-	22,669
Total		S12	22,669	-	-	22,669
Net income/(expenditure) before investment gains/(losses)		S13	237,267	-	-	237,267
Net gains/(losses) on investments		S14	-	-	-	-
Net income/(expenditure)		S15	237,267	-	-	237,267
Extraordinary items		S16	-	-	-	-
Transfers between funds		S17	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-
Other gains/(losses)		S19	-	-	-	-
Net movement in funds		S20	237,267	-	-	237,267
Reconciliation of funds:						
Total funds brought forward		S21	-	-	-	-
Total funds carried forward		S22	237,267	-	-	237,267

Section B Balance sheet					
	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year
		£	£	£	£
		F01	F02	F03	F04
Fixed assets					
Intangible assets	B01	-	-	-	-
Tangible assets (Note 4)	B02	2,177,931	-	-	2,177,931
Heritage assets	B03	-	-	-	-
Investments (Note 5)	B04	49,668	-	-	49,668
Total fixed assets	B05	2,227,599	-	-	2,227,599
Current assets					
Debtors (Note 6)	B07	343	-	-	343
Cash at bank and in hand (Note 7)	B09	138,723	-	-	138,723
Total current assets	B10	139,066	-	-	139,066
Creditors: amounts falling due within one year (Note 8)	B11	37,008	-	-	37,008
Net current assets/(liabilities)	B12	102,058	-	-	102,058
Total assets less current liabilities	B13	2,329,657	-	-	2,329,657
Creditors: amounts falling due after one year (Note 9)	B14	344,927	-	-	344,927
Provisions for Liabilities	B15		-	-	-
Total net assets or liabilities	B16	1,984,730	-	-	1,984,730
Funds of the Charity					
Unrestricted funds	B19	1,984,730		-	1,984,730
Total funds	B21	1,984,730	-	-	1,984,730
Signed by one or two trustees on behalf of all the trustees	Signature		Print Name		

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31st MARCH 2025

Note 1 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. These statements have been prepared in accordance with the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' (the Charities SORP), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), with the Companies Act 2006 and with the Charities Act 2011.

Note 2 Analysis of income			
	Analysis	Unrestricted funds	Total funds
			£
Other trading activities:	Maintenance charges	33,858	33,858
		-	-
		-	-
	Other	-	-
	Total	33,858	33,858
Income from investments:	Income from Shares	1,077	1,077
	Growth in Investments	-	-
		-	-
	Other	-	-
	Total	1,077	1,077
Other:	Grants	225,000	225,000
		-	-
		-	-
	Other	-	-
	Total	225,000	225,000
TOTAL INCOME		259,935	259,935

Note 3 Analysis of expenditure			
	Analysis	Unrestricted funds	Total funds
			£
Expenditure on raising funds:	Maintenance	6,275	6,275
	Utilities and Council tax	- 776	- 776
	Professional fees	1,246	1,246
	Mortgage interest	14,223	14,223
	Other	1,701	1,701
	Total expenditure on raising funds	22,669	22,669

Note 4 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

4.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	1,922,926	-	-	-	1,922,926
Additions	255,005	-	-	-	255,005
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	2,177,931	-	-	-	2,177,931

4.2 Depreciation and impairments

	**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
	** Rate					
At beginning of the year		-	-	-	-	-
Disposals		-	-	-	-	-
Depreciation		-	-	-	-	-
Impairment		-	-	-	-	-
Transfers*		-	-	-	-	-
At end of the year		-	-	-	-	-

4.3 Net book value

Net book value at the beginning of the year	1,922,926	-	-	-	1,922,926
Net book value at the end of the year	2,177,931	-	-	-	2,177,931

Note 5 Investment assets						
<i>Please complete this note if the charity has any investment assets.</i>						
5.1 Fixed assets investments (please provide for each class of investment)						
	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	51,369	-	-	-	51,369
Add: additions to investments during period*		-	-	-	-	-
Less: disposals at carrying value		-	-	-	-	-
Less: impairments		-	-	-	-	-
Add: Reversal of impairments		-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation		- 1,701	-	-	-	1,701
Carrying (fair) value at end of year	-	49,668	-	-	-	49,668

Note 6 Debtors and prepayments			
6.1 Analysis of debtors			This year
			£
Trade Debtors			-
Prepayments and accrued income			343
Total			343

Note 7	Cash at bank and in hand			
				This year
				£
	Cash at bank and on hand			138,723
	Total			138,723

Note 8	Creditors and accruals				
<i>Please complete this note if the charity has any creditors or accruals.</i>					
8.1 Analysis of creditors					
	Amounts falling due within one year		Amounts falling due after more than one year		
	This year	Last year	This year	Last year	
	£	£	£	£	
Accruals for grants payable	-	-	-	-	
Bank loans and overdrafts	-	-	-	-	
Trade creditors	37,008	-			
Payments received on account for contracts or performance-related grants	-	-	-	-	
Accruals and deferred income	-	-	-	-	
Taxation and social security	-	-	-	-	
Charity Bank mortgage	-	-	344,927	-	
Total	37,008	-	344,927	-	



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Finch Almhouses Ravenstone

**On accounts for the year
ended**

31/03/2025

**Charity no
(if any)**

1201122

Set out on pages

3-6

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date:

28th January 2026

Name:

Mr Andrew Totton FCA

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

Institute of Chartered Accountants in England and Wales (ICAEW)

Member number 9012229

Address:

Office 8, 17 High Street

Olney, Bucks

MK46 4EB

Section B

Disclosure

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

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