Charity Name	No (if any)	
Mersea Island Almshouse Trust	1210836	CC16a

Receipts and payments accounts

For the period from: Period start date 1st Jan 2025 To: Period end date 31st Dec 2025

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					
	0	0	0	0	5,000
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total(Gross income for AR)	0	0	0	0	5,000
A2 Asset and investment sales, (see table).					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	0	0	0	0	5,000
A3 Payments					
	- 50	0	0	- 50	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total	- 50	0	0	- 50	0
A4 Asset and investment purchases, (see table)					
	5,000	0	0	5,000	
	0	0	0	0	
Sub total	5,000	0	0	5,000	0
Total payments	4,950	0	0	4,950	0
Net of receipts/(payments)	-4,950	0	0	-4,950	5,000
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	0	0	0	0	0
Cash funds this year end	-4,950	0	0	-4,950	5,000

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				
		0	0	0
		0	0	0
		0	0	0
Total cash funds		4,950	0	0

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

Agreement Error | OK | OK

Unrestricted funds | Restricted funds | Endowment funds

B2 Other monetary assets

Details	to nearest £	to nearest £	to nearest £
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	
		0	
		0	
		0	
		0	

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

Signature	Print Name	Date of approval
SA Howard	Sandra Howard	10/9/26

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01/01/2025** **Period start date** **To** **31/12/25** **Period end date**

Charity name: Mersea Island Almshouse Trust

Charity registration number: 1210836

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit, to provide almshouses for residents being poor persons (except in special cases to be approved by the Charity Commission) connected with Mersea Island, Essex.
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	To provide accommodation for anyone having need of such accommodation by reason of his/her illness, infirmity or social and economic circumstances.
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 had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference
Policy on grant making	Para 1.38
Policy on social investment including program related investment	Para 1.38

	SORP reference	
Contribution made by volunteers	Para 1.38	
Other		

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	The Charity waits in readiness for a donation of almshouses to be provided under a Section 106 agreement between Colchester City Council and a building company. The CIO has been set up, bank accounts opened and Trustees selected for their broad experience in housing, finance and business.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	

Other

☐

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity received a donation of £5000 from West Mersea Town Council to help with on costs of setting up the CIO. To date only bank charges have been deducted from that donation.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	At present there are no reserves
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	The Charity will build reserves once in receipt of income from the almshouses which will hopefully be built in 2026/27
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	

A description of the principal risks facing the charity	Para 1.46	
Other		

☐

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	Trustees selected with links to Mersea Island and experience in finances, housing and business.

Additional information (optional)

You may choose to include further statements where relevant about:

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

Relationship with any related parties	Para 1.51			

Other

Reference and Administrative details

Charity name	Merses Island Almshouse Trust
Other name the charity uses	
Registered charity number	1210836
Charity's principal address	18 Newbridge Hill West Bergholt Essex CO6 3ER

☐

	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	Alan Brook	Chair		
2	Sandra Howard			
3	Tess Gibbons			
4	Claire Jarvis			
5	Helen Parr			
6	James Struth			
7	Charlotte Powell			
8				
9				
10				
11				
12				
13				
14				
15				

16				
17				
18				
19				
20				

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

Director name

Name of trustees holding title to property belonging to the charity

Trustee name Dates acted if not for whole year

☐

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity: None

Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects: N/A

Details of arrangements for safe custody and segregation of such assets from the charity's own assets: N/A

Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	**Name**	**Address**
Clerk	Clare Heyes	18 Newbridge Hill, West Bergholt, CO6 3ER
Name of chief executive or names of senior staff members (Optional information)		

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

☐

Declarations

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees		
Signature(s)	Alan Brook	Sandra Howard
Full name(s)	Alan Brook	Sandra Howard
Position (eg Secretary, Chair, etc)	Chair	Trustee
Date	8/9/26	8/9/26