

RENHOLD CHARITY COTTAGES

England & Wales · Charity number 200076

Details

Other names	THE RENHOLD CHARITY
Status	Registered
Legal form	Other
Registered	1961-07-27
Register	View on the Charity Commission register

Contact

Address	42 Gainsborough Rise Bedford MK41 7PR
Phone	07736466965
Email	renhold.charitycottages@outlook.com

Activities

Objects: ALMSHOUSES FOR POOR PERSONS WHO (EXCEPT IN SPECIAL CASES TO BE APPROVED BY THE COMMISSIONERS) ARE RESIDENT IN THE PARISH OF RENHOLD AT THE TIME OF APPOINTMENT.

Activities: PROVISION OF ACCOMMODATION FOR PEOPLE IN NEED EITHER RESIDENT IN THE PARISH OF RENHOLD OR WITH A CLOSE CONNECTION TO IT

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** PARISH OF RENHOLD
- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£39,172	£60,781	-	-
2024-03-31	£18,969	£15,391	-	-
2023-03-31	£19,578	£6,911	-	-
2022-03-31	£18,308	£19,475	-	-
2021-03-31	£17,713	£3,088	-	-

Trustees

Name	Role	Appointed
MARGARET JEAN DEAN	Chair	
Hilary Patricia Eltringham		2016-07-04
Ian George Slater		2026-02-16
Ian Maurice McIver		2020-10-26
Keith Douglas Herkes		2024-05-20

RENHOLD CHARITY COTTAGES

England & Wales - Charity number 200076

Accounts

RENHOLD CHARITY COTTAGES

**FINANCIAL STATEMENTS
YEAR ENDED 31st MARCH 2025**

RENHOLD CHARITY COTTAGES

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Registered Number	200076
Trustees	Mrs Margaret Dean Mrs Hilary Eltringham Mr Ian McIver Mr Keith Herkes Rev Ian Smith
Contact	Mrs Amanda Newton (Clerk to the Trustees) 42 Gainsborough Rise Bedford Bedfordshire MK41 7PR (Appointed 14 September 2023)
Bankers	Natwest PLC 81 High Street Bedford MK41 0LJ CCLA for Charities 80 Cheapside London EC2V 6DZ Shawbrook Bank Ltd Lutea House Warley Hill Business Park Great Warley Essex CM13 3BE
Independent Examiner	Louise Tunley FCA CTA DChA 19 Goldington Road Bedford MK40 3JY

RENHOLD CHARITY COTTAGES - TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees present their Annual Report together with the independently examined accounts for the year ended 31 March 2025.

Structure, Governance and management

Renhold Charity Cottages is comprised in a scheme dated 15 February 1972 in the Parish of Renhold in Bedfordshire and in the matter of the Charities Act, 1960. The Charity holds land in Ravensden Road, Renhold totaling approximately 4 acres, part of which contains four bungalows built in 2000 occupied by alms persons. The remainder of the land is let on an agricultural tenancy.

The charity is administered and managed by a body of Trustees that consist of five competent persons being one ex-officio Trustee, two nominative and two co-opted Trustees.

The ex-officio Trustee shall be the Vicar of the Parish of Renhold. Renhold Parish Council has the right to nominate two Trustees. Each appointment shall be made for a term of four years. The persons appointed may be, but need not be, a member of the council. The co-optative Trustees shall be persons by virtue of their association with and knowledge of the village of Renhold. Co-optative Trustees are appointed by resolution of the Trustees and shall be appointed for a period of five years.

The Trustees who served during the year were:

Mrs M J Dean (Nominative trustee (appointed chair) to 1 June 2028)

Mrs H Eltringham (Co-optative Trustee appointed to 30 June 2026)

Mr I McIver (Co-optative Trustee appointed to 26 October 2025)

Mr K Herkes (Co-optative Trustee appointed to 19 May 2029)

Rev I Smith ex-officio trustee

Risk Assessment

The major risks to which the charity is exposed as identified by the Trustees have been reviewed and systems have been established to mitigate these risks.

Objectives and Activities

The Charity Commissioners approved a scheme on 15th February 1972 by Deed authorising the Trustees to let the land and buildings and apply the income (after the expenses and suitable provision for future repairs) for the benefit of the alms people occupying the bungalows in accordance with the Deed.

Review of the Year

The principal activity continues to be the management and overseeing of the almshouses and adjoining land. All almshouses were occupied during the year.

An informal maintenance contract is in existence for the ongoing maintenance of the grounds (excluding rear gardens which are the responsibility of each occupier).

Any surplus funds are used to increase the maintenance reserves in line with the recommendations made by the Almshouse Association and the remainder retained for use in a potential new scheme.

One bungalow became vacant during the year. A full refurbishment took place and a new beneficiary was appointed and they will take up occupancy in May 2025.

RENHOLD CHARITY COTTAGES - TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2025 (Continued)

Financial Review

For the year ended 31 March 2025 the charity had a deficit of £21,609 (surplus of £3,578 in 2024). Total net assets excluding the uplift in value of the properties against their cost amounted to £397,010 (£418,619 in 2024).

The maintenance charges, which increased to £90.00 per week for Numbers 1, 3 and 4 and £115.00 per week for Number 2 from 1 April 2025. The Trustees review the charges on an annual basis.

Reserves Policy

The Trustees consider that the level of reserves is appropriate, having regard to future refurbishment costs and the plan to build further housing units.

Plans for Future Periods

The trustees have now received quotations for the installation of solar panels on the bungalows and it is hoped that this work will commence in the summer of 2024. The long term objective of the charity is to build two additional bungalows on part of the adjoining agricultural land owned by the charity.

Statement of Trustee's Responsibilities

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the relevant regulations and the provisions of the Charities Governing Document.

They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The Trustees have due regard to guidance published by the Charity Commission on public benefit. The charity provides affordable housing for needy people who were born and /or reside in the Parish of Renhold. The Trustees are aware of the guidance and understand that it should be taken into account when making a decision to which the guidance is relevant.

Signed on behalf of the Board



Mrs Margaret Dean, Chair



Mr Ian McIver, Trustee

Date: 18 August 2025

RENHOLD CHARITY COTTAGES

Independent Examiner's Report to the Trustees of Renhold Charity Cottages

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 6 to 7.

Responsibilities and basis of report

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

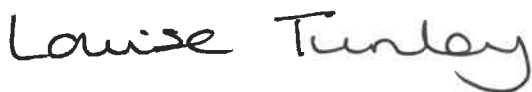
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Louise Tunley FCA CTA DChA
Chartered Accountant

19 Goldington Road
Bedford
MK40 3JY

Date: 18 August 2025

**RENHOLD CHARITY COTTAGES
YEAR ENDED 31 MARCH 2025**

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted funds		Unrestricted funds	
	2025	2025	2024	2024
	£	£	£	£
RECEIPTS				
Weekly Maintenance Charges		17,336		17,785
Investment Income		6,637		397
Bank interest		978		383
Grant income		13,745		-
Other Income		476		404
Total receipts		39,172		18,969
PAYMENTS				
Carelink	861		791	
Clerk	1,723		2,197	
General Expenses	2,814		561	
Ground Maintenance	1,040		6,199	
Insurance	810		797	
Repairs & Maintenance	6,702		4,846	
Refurbishments	46,831		-	
Total payments		60,781		15,391
Net of receipts and payments		(21,609)		3,578
CASH FUNDS AT LAST YEAR END		183,748		166,549
Historic difference in cash balance		-		13,621
CASH FUNDS AT THIS YEAR END		162,139		183,748

**RENHOLD CHARITY COTTAGES
YEAR ENDED 31 MARCH 2025**

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 MARCH 2025

	2025	2024
	£	£
ASSETS		
Cash funds		
Deposit Accounts	117,364	136,711
Permanent Endowment	24,121	36,121
Cash at Bank	20,654	10,916
Debtors	-	-
	<u> </u>	<u> </u>
Total cash funds	162,139	183,748
	<u> </u>	<u> </u>
Creditors		
Amounts falling due within one year	-	-
Housing properties at cost	234,871	234,871
	<u> </u>	<u> </u>
TOTAL ASSETS	397,010	418,619
	<u> </u>	<u> </u>
LIABILITIES	-	-
	<u> </u>	<u> </u>
EXCESS OF ASSETS OVER LIABILITIES	397,010	418,619
	<u> </u>	<u> </u>

