

# PADSTOW POOR'S LAND CHARITIES

England & Wales · Charity number 201375

## Details

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**Other names** POOR'S LAND, THE POOR'S LAND CHARITIES

**Status** Registered

**Legal form** Other

**Registered** 1961-12-22

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

## Contact

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**Address** Trelynden  
Elmsleigh Road  
Wadebridge  
Cornwall  
PL27 7HA

**Phone** 01208813474

**Email** [Jacquibee52@gmail.com](mailto:Jacquibee52@gmail.com)

## Activities

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**Objects:** 1) YEARLY PAYMENT OF 40S.0D. TO THE VICAR FOR THE TIME BEING OF THE ECCLESIASTICAL PARISH OF ST PETROC, PADSTOW OR OTHER THE PREACHER OF FOUR SERMONS TO BE PREACHED IN THE PARISH CHURCH. 2) YEARLY PAYMENT OF 12.0D. TO THE RINGERS OF BELLS AT THE SAID PARISH CHURCH FOR A PEAL ON THE 21 AUGUST EACH YEAR, THE ANNIVERSARY OF THE DEATH OF NICHOLAS WATTS. 3) PROVISION AND MAINTENANCE OF ALMSHOUSES FOR POOR SINGLE MEN OR SINGLE WOMEN OR WIDOWERS OR WIDOWS WHO ARE NOT LESS THAN 50 YEARS OF AGE AND WHO HAVE RESIDED IN THE AREA OF THE ANCIENT PARISH OF PADSTOW FOR NOT LESS THAN ONE YEAR NEXT PRECEDING THE TIME OF APPOINTMENT.

**Activities:** Provision of housing accomodation to elderly/old people of limited financial means.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People, The General Public/mankind

## Geography

- **Area of benefit:** ANCIENT PARISH OF PADSTOW
- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£76,974	£47,854	-	-
2024-12-31	£174,057	£48,212	-	-
2023-12-31	£338,394	£35,154	-	-
2022-12-31	£64,571	£24,151	-	-
2021-12-31	£61,397	£21,075	-	-

## Trustees

Name	Role	Appointed
ANNETTE ELIZABETH SYMONS		
Alec Rickard		2018-08-06
Alicia Conium		2016-03-11
MALCOLM PAUL MCCARTHY		
Matthew Chown		2020-01-06
PATRICIA ANNE MCCARTHY		
Sian Louise Howells		2024-10-04

## Linked charities

- MRS A M TAYLOR'S BEQUEST (201375-1)
- JOHN DYER MCDOWELL (201375-2)
- EMMA RAWLINGS (201375-3)

**PADSTOW POOR'S LAND CHARITIES**

England & Wales - Charity number 201375

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# Accounts

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# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
THE POOR'S LANDS CHARITIES,PADSTOW

On accounts for the year  
ended

31/12/25

Charity no  
(if any)

201375

Set out on pages

1 and 2

(remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

1. to which, in my opinion, 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:

Name:

D J RAMSBOTTOM

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

F.C.M.A. (retired)

**Address:**

Clover Cottage, West Hill, Wadebridge, PL27 7EW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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

**PADSTOW POOR'S LAND CHARITIES**

England & Wales - Charity number 201375

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# Accounts

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# Trustees' Annual Report for the period

1

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day101	Month	Year 2024		Day31	Month12	Year2024

## Section A Reference and administration details

**Charity name**

THE POOR'S LANDS CHARITIES. PADSTOW

**Other names charity is known by**

**Registered charity number (if any)**

201375

**Charity's principal address**

52 Marshall Avenue  
 Wadebridge  
 Cornwall  
**Postcode** PL276BB

### 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	M McCarthy	Chairman		
2	M Chown			
3	Mrs A Conium			
4	Mrs P McCarthy			
5	A. Rickard			
6	Mrs A E Symons			
7	Miss S Howells			
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

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

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**Section B Structure, governance and management**

**Description of the charity’s trusts**

Type of governing document (eg. trust deed, constitution)	scheme of Charity Commission of 20/03/70 and amendment 01/04/97
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The Trustees appoint new or additional Trustees as and when it is considered a particular individual would bring to the workings of the Charity an expertise or experience. Trustees are required to maintain confidentiality and to abide by the duties of Trustees prior to their appointment which is through a majority vote at a Trustees meeting. New Trustees are provided with an induction pack.

**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.

<p>A Risk Assessment is carried out every 3 years. Next one due in 2025</p>
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**Section C Objectives and activities**

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

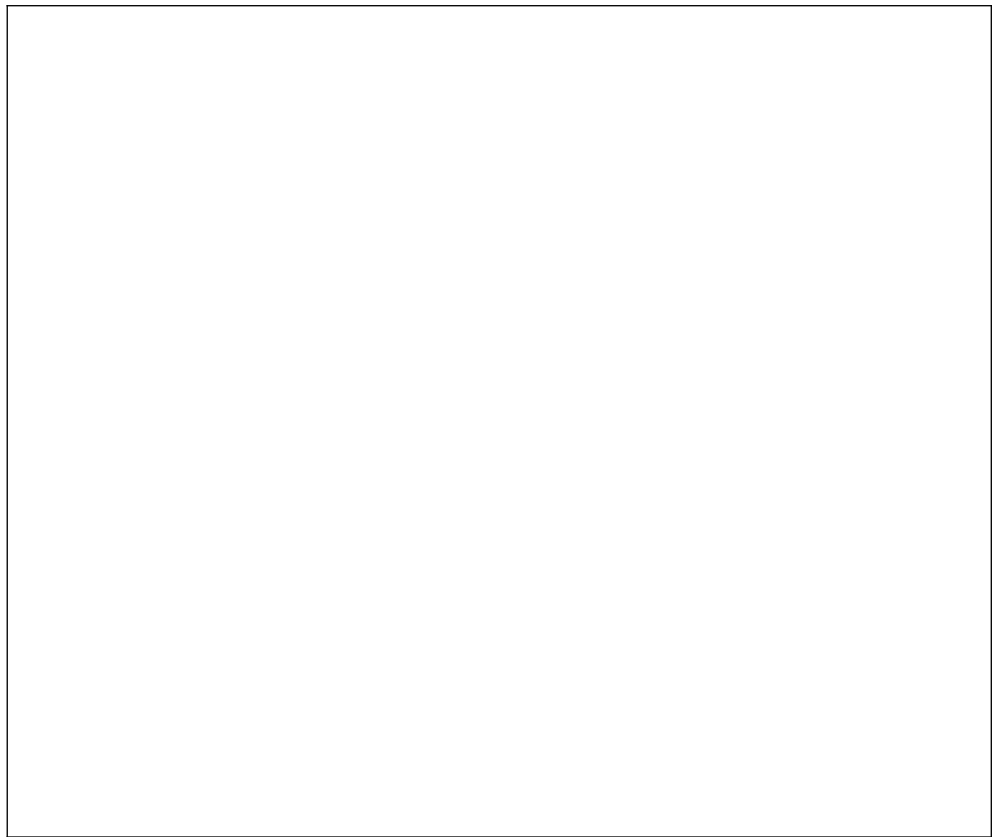
**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

To provide and maintain almshouses for the poor single men or single women or widowers or widows, or married couples, who are not less than 50 years of age and who have resided in the area of the ancient Parish of Padstow for not less than one year next preceding the time of appointment. The scheme was amended on 1.4.97 to allow the Charity to provide properties to married couples.

**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**

To continue maintaining and improving the Charity's properties in order to achieve the Charity's objectives. Major repointing in lime and mortar mix to 8 properties.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The Trustees consider that it is prudent to ensure that there are sufficient free reserves to provide financial flexibility for the future. This includes the consideration of purchasing further properties if there is sufficient demand in line with the objectives of the Charity.

**Details of any funds materially in deficit**

**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.

Rental income from the Charity's properties that are let out.

To maintain and improve the properties.

the Trustees have considered the most appropriate policy for investing funds and has found that specialised Unit Trusts, designed for the Charity sector, meets their requirements to generate both income and capital growth.

## 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

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>	CHAIRMAN	
<b>Date</b>		



Charity Name  
THE POOR'S LANDS CHARITIES, PADSTOW

No (if any)

## Receipts and payments accounts

CC16a

For the period from 01/01/2024 To 31/12/2024

### 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 £
<b>A1 Receipts</b>					
Residents contributions	71925			71,925	61,137
Investment income	1753			1,753	4,001
Interest received	13			13	532
Miscellaneous income	366	-	-	366	99
		-	-		-
		-	-		-
		-	-		-
		-	-		-
<b>Sub total (Gross income for AR)</b>	<b>74,057</b>	<b>-</b>	<b>-</b>	<b>74,057</b>	<b>65,769</b>
<b>A2 Asset and investment sales, (see table).</b>					
Investment proceeds	100,000	-	-	100,000	272,625
	-	-	-	-	-
<b>Sub total</b>	<b>100,000</b>	<b>-</b>	<b>-</b>	<b>100,000</b>	<b>272,625</b>
<b>Total receipts</b>	<b>174,057</b>	<b>-</b>	<b>-</b>	<b>174,057</b>	<b>338,394</b>
<b>A3 Payments</b>					
Services	9531			9,531	7,696
Routine repairs and maintenance	33105			33,105	15,644
Management and administration	5576			5,576	6,199
Financial costs				-	-
Aborted Property purchase costs				-	5,615
					-
					-
					-
<b>Sub total</b>	<b>48,212</b>	<b>-</b>	<b>-</b>	<b>48,212</b>	<b>35,154</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	537,880	-	-	537,880	
	-	-	-	-	
<b>Sub total</b>	<b>537,880</b>	<b>-</b>	<b>-</b>	<b>537,880</b>	
<b>Total payments</b>	<b>586,092</b>	<b>-</b>	<b>-</b>	<b>586,092</b>	<b>35,154</b>
<b>Net of receipts/(payments)</b>	<b>- 412,035</b>	<b>-</b>	<b>-</b>	<b>- 412,035</b>	<b>303,240</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	478013	-	-	478,013	174,773
<b>Cash funds this year end</b>	<b>65,978</b>	<b>-</b>	<b>-</b>	<b>65,978</b>	<b>478,013</b>

**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	Current Accounts	65978	-	-
	Deposit Accounts	0	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agreed balances with receipts and payments)</small>	<b>65,978</b>	<b>-</b>	<b>-</b>
	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				385,181
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold Properties		1,040,492	-
	Stocks		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

**Report to the trustees/ members of**

**On accounts for the year ended**  **Charity no (if any)**

**Set out on pages**  (remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

1. to which, in my opinion, 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:**

**Name:**

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

F.C.M.A. (retired)

**Address:**

Clover Cottage, West Hill, Wadebridge, PL27 7EW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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

**PADSTOW POOR'S LAND CHARITIES**

England & Wales - Charity number 201375

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# Accounts

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# Trustees' Annual Report for the period

1

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day101	Month	Year 2023		Day31	Month12	Year2023

## Section A Reference and administration details

<b>Charity name</b>	THE POOR'S LANDS CHARITIES. PADSTOW
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	201375
<b>Charity's principal address</b>	52 Marshall Avenue
	Wadebridge
	Cornwall
	<b>Postcode</b> PL276BB

### 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	M McCarthy	Chairman		
2	M Chown			
3	Mrs A Conium			
4	Mrs P McCarthy			
5	A. Rickard			
6	Mrs A E Symons			
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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

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

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**Section B Structure, governance and management**

**Description of the charity’s trusts**

Type of governing document (eg. trust deed, constitution)	scheme of Charity Commission of 20/03/70 and amendment 01/04/97
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The Trustees appoint new or additional Trustees as and when it is considered a particular individual would bring to the workings of the Charity an expertise or experience. Trustees are required to maintain confidentiality and to abide by the duties of Trustees prior to their appointment which is through a majority vote at a Trustees meeting. New Trustees are provided with an induction pack.

**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.

<p>A Risk Assessment is carried out every 3 years. Next one due in 2022.</p>
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**Section C Objectives and activities**

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

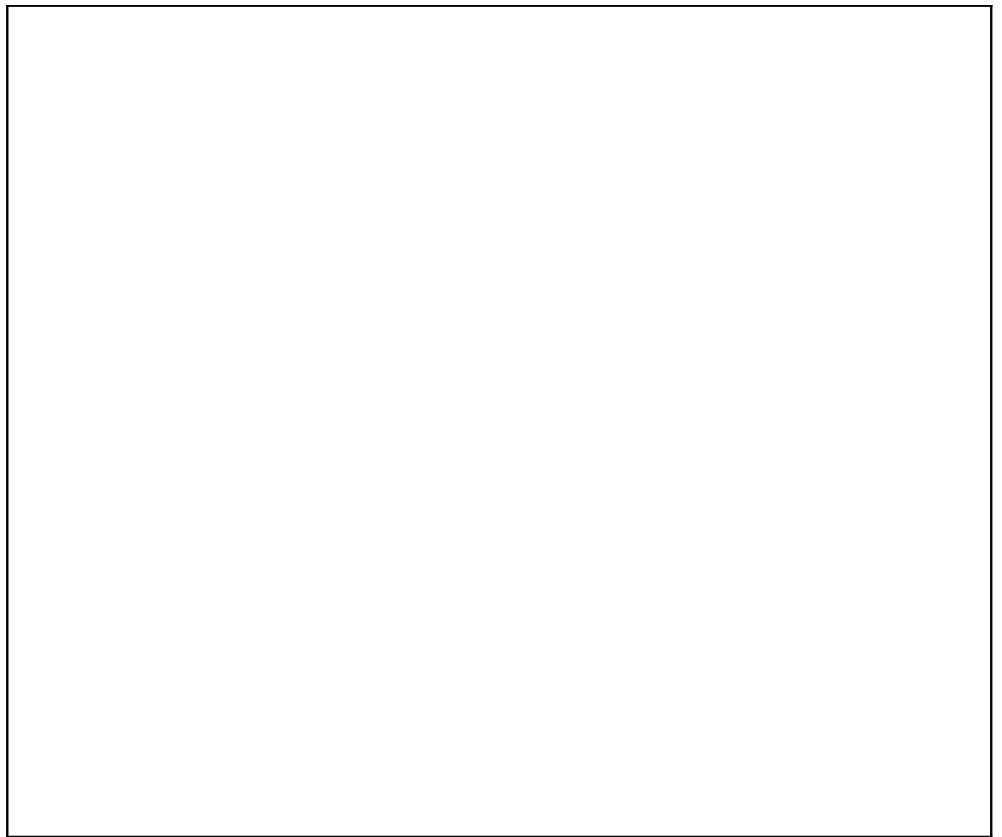
**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

To provide and maintain almshouses for the poor single men or single women or widowers or widows, or married couples, who are not less than 50 years of age and who have resided in the area of the ancient Parish of Padstow for not less than one year next preceding the time of appointment. The scheme was amended on 1.4.97 to allow the Charity to provide properties to married couples.

**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**

To continue maintaining and improving the Charity's properties in order to achieve the Charity's objectives. Major repointing in lime and mortar mix to 8 properties.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The Trustees consider that it is prudent to ensure that there are sufficient free reserves to provide financial flexibility for the future. This includes the consideration of purchasing further properties if there is sufficient demand in line with the objectives of the Charity.

**Details of any funds materially in deficit**

**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.

Rental income from the Charity's properties that are let out.

To maintain and improve the properties.

the Trustees have considered the most appropriate policy for investing funds and has found that specialised Unit Trusts, designed for the Charity sector, meets their requirements to generate both income and capital growth.

## 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

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>	CHAIRMAN	
<b>Date</b>		



Charity Name <b>THE POOR'S LANDS CHARITIES, PADSTOW</b>	No (if any)
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<b>CC16a</b>
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## Receipts and payments accounts

For the period from	Period start date <b>01/01/2023</b>	To	Period end date <b>31/12/2023</b>
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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 £
<b>A1 Receipts</b>					
Residents contributions	61137			61,137	62,619
Investment income	4001			4,001	1,756
Interest received	532			532	196
Miscellaneous income	99	-	-	99	-
		-	-		-
		-	-		-
		-	-		-
		-	-		-
<b>Sub total (Gross income for AR)</b>	<b>65,769</b>	<b>-</b>	<b>-</b>	<b>65,769</b>	<b>64,571</b>
<b>A2 Asset and investment sales, (see table).</b>					
Investment proceeds	272,625	-	-	272,625	
	-	-	-	-	-
<b>Sub total</b>	<b>272,625</b>	<b>-</b>	<b>-</b>	<b>272,625</b>	<b>-</b>
<b>Total receipts</b>	<b>338,394</b>	<b>-</b>	<b>-</b>	<b>338,394</b>	<b>64,571</b>
<b>A3 Payments</b>					
Services	7696			7,696	4,565
Routine repairs and maintenance	15644			15,644	13,331
Management and administration	6199			6,199	6,255
Financial costs	0			-	-
Aborted Property purchase costs	5615			5,615	-
					-
					-
					-
					-
<b>Sub total</b>	<b>35,154</b>	<b>-</b>	<b>-</b>	<b>35,154</b>	<b>24,151</b>
<b>A4 Asset and investment purchases, (see table)</b>					
		-	-	-	
	-	-	-	-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Total payments</b>	<b>35,154</b>	<b>-</b>	<b>-</b>	<b>35,154</b>	<b>24,151</b>
<b>Net of receipts/(payments)</b>	<b>303,240</b>	<b>-</b>	<b>-</b>	<b>303,240</b>	<b>40,420</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	174773	-	-	174,773	134,353
<b>Cash funds this year end</b>	<b>478,013</b>	<b>-</b>	<b>-</b>	<b>478,013</b>	<b>174,773</b>

**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	Current Accounts	478013	-	-
	Deposit Accounts	0	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agreed balances with receipts and payments)</small>	<b>478,013</b>	<b>-</b>	<b>-</b>
	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				473,114
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold Properties		502,612	-
	Stocks		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/ members of

On accounts for the year ended  Charity no (if any)

Set out on pages  (remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 matter has come to my attention (other than that disclosed below \*)
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
• to keep accounting records in accordance with section 130 of the Charities Act; and
• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
have not been met; or
1. to which, in my opinion, 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:

Name:

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

F.C.M.A. (retired)

**Address:**

Clover Cottage, West Hill, Wadebridge, PL277EW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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

**PADSTOW POOR'S LAND CHARITIES**

England & Wales - Charity number 201375

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# Accounts

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# Trustees' Annual Report for the period

1

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day101	Month	Year 2024		Day31	Month12	Year2024

## Section A Reference and administration details

**Charity name**

THE POOR'S LANDS CHARITIES. PADSTOW

**Other names charity is known by**

**Registered charity number (if any)**

201375

**Charity's principal address**

52 Marshall Avenue

Wadebridge

Cornwall

**Postcode**

PL276BB

### 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	M McCarthy	Chairman		
2	M Chown			
3	Mrs A Conium			
4	Mrs P McCarthy			
5	A. Rickard			
6	Mrs A E Symons			
7	Miss S Howells			
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

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

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	scheme of Charity Commission of 20/03/70 and amendment 01/04/97
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The Trustees appoint new or additional Trustees as and when it is considered a particular individual would bring to the workings of the Charity an expertise or experience. Trustees are required to maintain confidentiality and to abide by the duties of Trustees prior to their appointment which is through a majority vote at a Trustees meeting. New Trustees are provided with an induction pack.

### 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.

<p>A Risk Assessment is carried out every 3 years. Next one due in 2022.</p>
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## Section C Objectives and activities

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

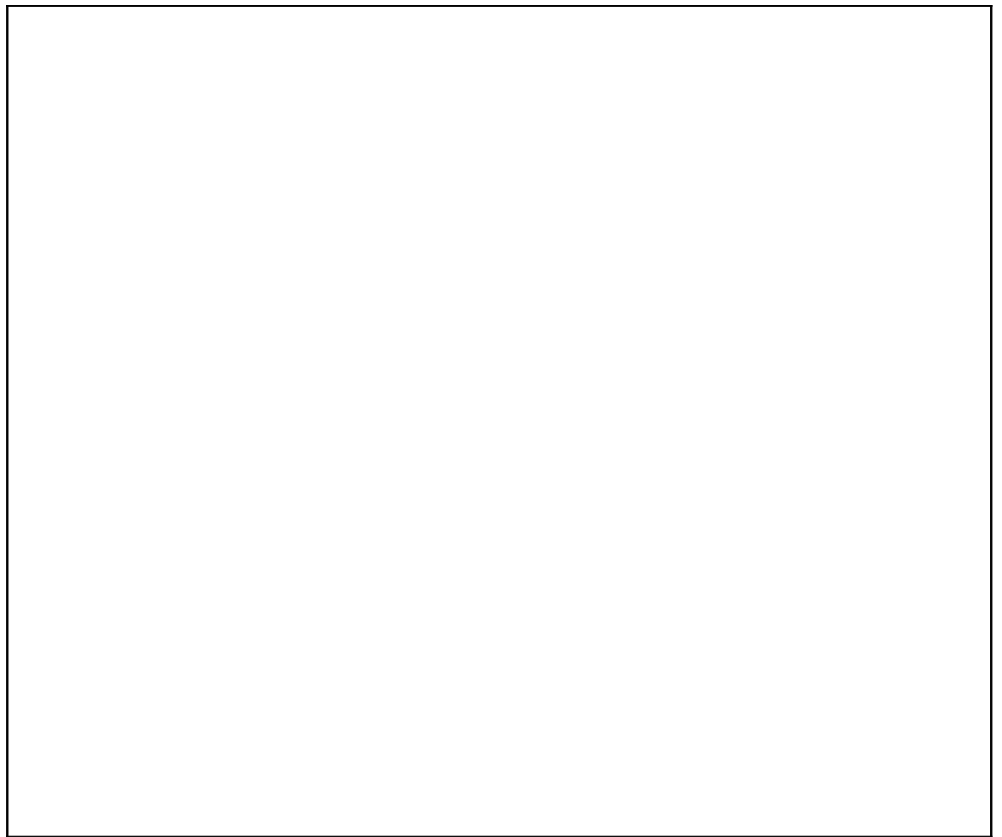
**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

To provide and maintain almshouses for the poor single men or single women or widowers or widows, or married couples, who are not less than 50 years of age and who have resided in the area of the ancient Parish of Padstow for not less than one year next preceding the time of appointment. The scheme was amended on 1.4.97 to allow the Charity to provide properties to married couples.

**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**

To continue maintaining and improving the Charity's properties in order to achieve the Charity's objectives. Major repointing in lime and mortar mix to 8 properties.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The Trustees consider that it is prudent to ensure that there are sufficient free reserves to provide financial flexibility for the future. This includes the consideration of purchasing further properties if there is sufficient demand in line with the objectives of the Charity.

**Details of any funds materially in deficit**

**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.

Rental income from the Charity's properties that are let out.

To maintain and improve the properties.

the Trustees have considered the most appropriate policy for investing funds and has found that specialised Unit Trusts, designed for the Charity sector, meets their requirements to generate both income and capital growth.

## 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

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>	CHAIRMAN	
<b>Date</b>		



Charity Name  
THE POOR'S LANDS CHARITIES, PADSTOW

No (if any)

## Receipts and payments accounts

CC16a

For the period from 01/01/2024 To 31/12/2024

### 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 £
<b>A1 Receipts</b>					
Residents contributions	71925			71,925	61,137
Investment income	1753			1,753	4,001
Interest received	13			13	532
Miscellaneous income	366	-	-	366	99
		-	-		-
		-	-		-
		-	-		-
		-	-		-
<b>Sub total (Gross income for AR)</b>	<b>74,057</b>	<b>-</b>	<b>-</b>	<b>74,057</b>	<b>65,769</b>
<b>A2 Asset and investment sales, (see table).</b>					
Investment proceeds	100,000	-	-	100,000	272,625
	-	-	-	-	-
<b>Sub total</b>	<b>100,000</b>	<b>-</b>	<b>-</b>	<b>100,000</b>	<b>272,625</b>
<b>Total receipts</b>	<b>174,057</b>	<b>-</b>	<b>-</b>	<b>174,057</b>	<b>338,394</b>
<b>A3 Payments</b>					
Services	9531			9,531	7,696
Routine repairs and maintenance	33105			33,105	15,644
Management and administration	5576			5,576	6,199
Financial costs				-	-
Aborted Property purchase costs				-	5,615
					-
					-
					-
<b>Sub total</b>	<b>48,212</b>	<b>-</b>	<b>-</b>	<b>48,212</b>	<b>35,154</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	537,880	-	-	537,880	
	-	-	-	-	
<b>Sub total</b>	<b>537,880</b>	<b>-</b>	<b>-</b>	<b>537,880</b>	
<b>Total payments</b>	<b>586,092</b>	<b>-</b>	<b>-</b>	<b>586,092</b>	<b>35,154</b>
<b>Net of receipts/(payments)</b>	<b>- 412,035</b>	<b>-</b>	<b>-</b>	<b>- 412,035</b>	<b>303,240</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	478013	-	-	478,013	174,773
<b>Cash funds this year end</b>	<b>65,978</b>	<b>-</b>	<b>-</b>	<b>65,978</b>	<b>478,013</b>

**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	Current Accounts	65978	-	-
	Deposit Accounts	0	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agreed balances with receipts and payments)</small>	<b>65,978</b>	<b>-</b>	<b>-</b>
	OK	OK	OK	

	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)
B3 Investment assets				385,181
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold Properties		1,040,492	-
	Stocks		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	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



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name  
THE POOR'S LANDS CHARITIES,PADSTOW

On accounts for the year ended 31/12/24 **Charity no (if any)** 201375

Set out on pages 1 and 2  
(remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
1. to which, in my opinion, 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:

Name: D J RAMSBOTTOM

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

F.C.M.A. (retired)

**Address:**

Clover Cottage, West Hill, Wadebridge, PL27 7EW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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

**PADSTOW POOR'S LAND CHARITIES**

England & Wales - Charity number 201375

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# Accounts

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Charity Name <b>THE POOR'S LANDS CHARITIES,PADSTOW</b>		No (if any)		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	Period start date <b>01/01/2021</b>	To	Period end date <b>31/12/2021</b>	

### 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 £
<b>A1 Receipts</b>					
Residents contributions		59,636	-	59,636	61,272
Investment income		1,700	-	1,700	1,717
Interest received		61	-	61	297
miscellaneous income		-	-	-	180
		-	-	-	-
		-	-	-	-
		-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	61,397	-	61,397	63,466
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	61,397	-	61,397	63,466
<b>A3 Payments</b>					
Services		4,058	-	4,058	5,093
Routine repairs and maintenance		10,971	-	10,971	31,437
Management and administration		6,046	-	6,046	5,523
Financial costs		-	-	-	-
Loan Principal Payment		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
<b>Sub total</b>	-	21,075	-	21,075	42,053
<b>A4 Asset and investment purchases, (see table)</b>					
		-	-	-	50,000
		-	-	-	-
<b>Sub total</b>	-	-	-	-	50,000
<b>Total payments</b>	-	21,075	-	21,075	92,053
<b>Net of receipts/(payments)</b>	-	40,322	-	40,322	- 28,587
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	94031	-	-	94,031	122,618
<b>Cash funds this year end</b>	94,031	40,322	-	134,353	94,031

## 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 £
<b>B1 Cash funds</b>	Current Accounts	75868	-	-
	Deposit Accounts	58485	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agree balances with receipts and payments)</small>	<b>134,353</b>	<b>-</b>	<b>-</b>
		Error	Error	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>		0	219,222	740,779
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Freehold Properties		502,612	-
	Stocks		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Trade Creditors		-	
	Mortgage Loan		-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval

**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	Current Accounts	75868	-	-
	Deposit Accounts	58485	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agreed balances with receipts and payments)</small>	<b>134,353</b>	<b>-</b>	<b>-</b>

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		0	219,222	740,779
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold Properties		502,612	-
	Stocks		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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

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

Signature	Print Name	Date of approval



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/ members of

On accounts for the year ended  Charity no (if any)

Set out on pages  (remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:
• to keep accounting records in accordance with section 130 of the Charities Act; and
• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
have not been met; or
1. to which, in my opinion, 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:

Name:

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

F.C.M.A. (retired)

**Address:**


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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