

JOHN SAYER ALMSHOUSES

England & Wales · Charity number 208191

Details

Other names	RICHARD BALSHAW, BERKHAMSTED ECCLESIASTICAL CHARITIES
Status	Registered
Legal form	Other
Registered	1962-07-12
Register	View on the Charity Commission register

Contact

Address	11 Kingsdale Road Berkhamsted Hertfordshire HP4 3BS
Phone	07900 409399
Email	clerk@johnsayeralmshouses.org.uk
Website	https://johnsayeralmshouses.org.uk/

Activities

Objects: (1) THE OBJECTS OF THE CHARITY ARE: A) FOR THE PUBLIC BENEFIT OF THE RELIEF OF POVERTY BY THE PROVISION OF HOUSING ACCOMMODATION FOR SINGLE WOMEN IN NEED WHO ARE RESIDENT IN OR HAVE CONNECTIONS WITH THE AREA OF BENEFIT; AND B) SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF THE RESIDENTS AS THE TRUSTEES DECIDE; AND C) RELIEF IN NEED OF BENEFICIARIES BY: I. MAKING GRANTS OF MONEY TO THEM; OR II. PROVIDING OR PAYING FOR GOODS, SERVICES OR FACILITIES FOR THEM; OR III. MAKING GRANTS OF MONEY TO OTHER PERSONS OR BODIES WHO PROVIDE GOODS; SERVICES OR FACILITIES TO THOSE IN NEED.

Activities: The running of almshouses for single women in need who are resident in or have connections with the area of benefit (the town of Berkhamsted and its surrounding area).

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** THE TOWN OF BERKHAMSTED AND ITS SURROUNDING AREA
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£38,428	£21,978	-	-
2023-12-31	£49,910	£40,401	-	-
2022-12-31	£43,190	£50,323	-	-
2021-12-31	£19,082	£42,687	-	-
2020-12-31	£11,945	£36,649	-	-

Trustees

Name	Role	Appointed
COMMODORE TIM HENNESSEY		2015-05-21
Diane Jennifer Skidmore		2022-11-22
Edward Meade Hatley		2025-10-14
Emma Jayne Williams		2023-06-27
NICOLA DONNA BEADLE		
Peter Shell		2023-11-21
Rev Stuart James Owen		2023-05-02
Richard William James Currie		2022-11-22
Sandra Kurth		2023-12-06

Linked charities

- REVEREND JOHN JEFFREYS (208191-1)
- JOHN SAYER ALMSHOUSES (208191-2)
- ELIZABETH CRADDOCK (208191-3)
- THE CHURCH LANDS (208191-4)
- REVEREND JOHN CROFT (208191-6)
- FRANCIS COMBE (208191-7)

JOHN SAYER ALMSHOUSES

England & Wales - Charity number 208191

Accounts

John Sayer Almshouses

Trustees' Annual Report for the year ended 31 December 2024

Reference and Administrative Information

John Sayer Almshouses is registered with the Charity Commission with number 208191 under the Scheme of 26 March 2007 as amended on 23 November 2021, 26 April 2022 and 22 November 2022. The address for correspondence is: 11 Kingsdale Road, Berkhamsted HP4 3BS.

The current Charity is formed from a group of ten individual charities (charities founded by Martha Deere, Revd George Nugent, Elizabeth Nugent, John Sayer, Richard Balshaw, Francis Combe, Revd John Crofts, Elizabeth Craddock, Revd John Jeffreys and The Church Lands Charity) which were combined in 2007.

Charitable Objects, Activities, Achievements, Financial Review

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities, and that they have considered the financial circumstances of the charity at the end of the reporting period.

As shown by the financial information on the following pages, the running of almshouses is the principal activity. The four almshouses at 235, 237, 239, and 241 High Street, Berkhamsted were built under a bequest in the will dated 2 July 1681 of John Sayer, who was the Head Cook to King Charles II, and which was augmented by his widow. Originally there were twelve rooms designed for the habitation of six poor widows who had lived for at least ten years in Berkhamsted or Northchurch, and were "of good fame, constant frequenters of divine service as by law established in the Church of England, and aged 55 years at the least". The current Scheme gives the eligibility for almshouse residence as "single women in need who are Christians (with a preference for members of the Church of England) and who are resident in or have connections with the area of benefit (the town of Berkhamsted and its surrounding area)." The trustees formally applied in March 2024 to the Charity Commission to broaden the scope of the charity to be "single women in need who are resident in or have connections with the area of benefit".

The property is a Grade II listed building. Three of the four almshouses are currently occupied.

At the start of 2024, only two of the four units were occupied. There was a problem with damp, and the gutters needed to be replaced. Unit 241 was also in need of significant building work and complete refurbishment and cannot be occupied until this work has been completed.

In the summer of 2024, we again held two open days and had more than 500 visitors (exceeding 2024 visitor numbers). Our residents were pleased to open their homes and to talk to members of the public about living in the almshouses. The public were delighted to see inside the building that they pass every day. The open days raised more than £2,000 in donations and again helped to raise and reinforce our profile in the town. We also raised funds for the almshouses by joining the local scouts to provide breakfast for a parent-and-pupil sleep-out/camping event at Greenway School, and parking at the Aldbury Fete. We would also like to thank a number of private donations from very generous local residents.

Having completed the re-pointing work, and replaced the guttering, we remain determined to find the funding to pay for the work needed to make unit 241 habitable again. We have Listed Building Consent for heritage refurbishment work in unit 241 and have found a suitable builder who has provided the quote for the work.

However, we lack the £100,000+ needed, which would pay for new lime plaster, structural work to the roof, a new lath and plaster ceiling, as well as a new kitchen, bathroom, rewiring and decoration. The cost is much more than it would be in a modern home as the almshouses are grade 2 listed. It is crucial that this work is completed as soon as possible so that 241 can be occupied by someone in need in our community. In 2025, with an expected change in the objectives (removing the Christian criteria), we have started investigating the possibility of National Lottery funding.

Governance and Management

There are up to nine trustees: three ex-officio (the Rector and the two Churchwardens or their nominated representatives) and six co-optative, appointed by resolution of the Trustees for a term of five years. They meet at least twice a year.

The Trustees during 2024 and until the date of approval of this report were:

Ex-officio:

Rector: Rev Stuart Owen

Churchwarden: *Nominated Representative* Diane Skidmore

Churchwarden: Tim Hennessey

Co-optive:

Richard Currie

Nicola Beadle

Ted Hatley

Emma Williams

Peter Shell

Sandra Kurth

The Clerk to the Trustees is Hilary Armstrong.

Approved by the Trustees on 14/10/25 and signed on their behalf by



Richard Currie
Chairman of the Trustees
John Sayer Almshouses

John Sayer Almshouses

Report of the Independent Examiner for the year ended 31 December 2024

Independent Examiner's Report to the Trustees of John Sayer Almshouses

I report to the trustees on my examination of the accounts of John Sayer Almshouses (the Trust) for the year ended 31st December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement - matter of concern identified

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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Note 6 to the accounts sets out the Trustees' estimate of expenditure currently required to keep the occupied properties in a suitable condition and to make the currently unoccupied property suitable for occupation. The charity does not currently have access to funds to meet this expenditure nor to make provision for future maintenance costs.

In my opinion this indicates a material uncertainty that may cast significant doubt on the charity's ability to meet its continuing obligations under the Scheme and on its continuing existence.

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: 

Name: ELLUON RIDDLE

Address: PEDLARS OAK, IVY HOUSE LANE, BERKHAMSTED, HP4 2PP

Date: 14-10-2025

John Sayer Almshouses

Receipts and Payments Account for the year ended 31 December 2024

Receipts

	2024	2023
£		
	General Fund (unrestricted)	
Maintenance Contributions	28,323	13,541
Dividends	1,517	1,496
Bank Interest	229	12
Administration recharges	360	0
Donations and fundraising	6,806	8,051
Grants	0	25,000
Withdrawal from investment (COIF units)	0	1,500
Gift Aid	1,193	310
	38,428	49,910

Payments

Management charges	(6,775)	(3,036)
Maintenance charges	(9,995)	(3,495)
Communal projects	(2,044)	(2,910)
Cyclical maintenance	0	0
Major refurbishment	(120)	(29,232)
Vacancy costs	(3,163)	(1,728)
	(21,978)	(40,401)

Net receipts / (payments) for the year	16,251	9,510
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Cash balances

last year end	11,563	2,054
this year-end	11,753	11,563

John Sayer Almshouses

Statement of Assets and Liabilities at 31 December 2024

Monetary Assets				2024	2023
General Fund (unrestricted)					
				£	
CAF current account				3,694	11,563
CAF gold account				8,059	0
CCLA Deposit Fund held at this year-end				16,141	0
				27,894	11,563
Non-Monetary Assets					
CCLA COIF Accumulation Units				2024	2023
	Cyclical Maintenance Fund (unrestricted / designated)	Extrodinary Repair Fund (unrestricted / designated)	241 Restoration Fund (restricted)		
value at last year end	0	21,310	3,753	25,063	23,555
purchases	4,176	2,556	0	6,732	150
sold in year (proceeds to general fund))	0	0	0	0	(1,500)
increase/(decrease) in valuation	40	1,152	203	1,395	2,858
value at this year-end	4,216	25,018	3,956	33,190	25,063
CCLA COIF Income Units					
Permanent Endowment Fund					
COIF income units					
				2024	2023
<i>(2746 units)</i>					
value at last year end				54,494	49,838
increase/(decrease) in valuation				1,231	4,656
value at this year-end				55,725	54,494

Freehold land and buildings

Four almshouses at 235-241 (odd) High Street Berkhamsted

Liabilities

The trustees are not aware of any material liabilities as of 31 December 2023.

Approved by the Trustees on 14/10/25 signed on their behalf by:



Richard Currie (Chairman)



Hilary Armstrong (Clerk)

John Sayer Almshouses

Notes to Accounts for the year ended at 31 December 2024

1. The accounts are prepared on the receipts and payments basis in accordance with the Charities Act 2022. They do not reflect accruals or prepayments.
2. A '241 Restoration Fund' was opened in 2022 as a restricted fund to manage monies for the building work needed in unit 241. During 2024 this fund has not been used but holds the balance of a grant given specifically for the restoration of this unit.
3. COIF Charities Investment Fund income and accumulation units are shown at their bid (selling) valuation at the year-end.
4. The COIF accumulation units have previously been held exclusively as an Extraordinary Repair Fund originally set up under paragraph 28 of the Charity Commission Scheme dated 31 March 1965, to provide for the extraordinary repair, improvement or rebuilding of the almshouses
5. A new COIF accumulation unit account was set up to hold the Cyclical Maintenance Fund in line with recommendations from the Almshouse Association.
6. The rebate given to certain almshouse residents is shown as a line on the management charges. This had previously been deducted from WMC income.
7. Grants and donations were received were as follows:

	2024	2023
Grants		
Almshouse Association for guttering and repointing	0	25,000
	<u>0</u>	<u>25,000</u>
Donations and fundraising		
Masonic Charitable Foundation	0	500
Berkhamsted Parochial Charities	0	500
Potten End WI	954	
Car parking	726	
Scouts breakfast	226	
Individual donations	2,096	3,500
Open Days	1,589	2,409
Festival of Light	32	246
Dragons Apprentice	890	
Legion Ladies	183	
U3A	109	
Other	1	896
	<u>6,806</u>	<u>8,051</u>

8. Management charges were as follows:

	2023	2023
Clerk/Administration costs	(1,591)	(1,336)
Insurance	(1,640)	(1,423)
Almshouse Association	(275)	(277)
WMC Rebates	(3,269)	0
	<u>(6,775)</u>	<u>(3,036)</u>

9. Maintenance charges were as follows:

Extraordinary Repair Fund Units	(2,556)	(200)
Transfer to Cyclical Maintenance Fund	(4,176)	0
Garden maintenance	(732)	(908)
Fire alarm testing and monitoring	(740)	(780)
Boiler maintenance & gas safety checks	(492)	(456)
TV licences	(8)	(8)
Lifeline alarm rentals	(378)	(360)
Water rates	(402)	(405)
Routine maintenance	(512)	(378)
	<u>(9,995)</u>	<u>(3,495)</u>

10. Communal projects were as follows:

Professional services	(2,044)	0
Door locks	0	(2,745)
EPGs	0	(165)
	<u>(2,044)</u>	<u>(2,910)</u>

11. Cyclical refurbishment charges were as follows:

235 Cyclical Maintenance	0	0
237 Cyclical Maintenance	0	0
239 Cyclical Maintenance	0	0
	<u>0</u>	<u>0</u>

12. Major refurbishment costs were:

	2024	2023
241 Surveyor	(120)	
Repainting project	0	(16,344)
Gutters	0	(12,888)
	<u>(120)</u>	<u>(29,232)</u>

13. Vacancy costs were as follows:

235 council tax, electric, gas	0	(10)
239 council tax, electric, gas	0	0
241 council tax, electric, gas	<u>(3,163)</u>	<u>(1,718)</u>
	<u>(3,163)</u>	<u>(1,728)</u>

JOHN SAYER ALMSHOUSES

England & Wales - Charity number 208191

Accounts

John Sayer Almshouses

Trustees' Annual Report for the year ended 31 December 2023

Reference and Administrative Information

John Sayer Almshouses is registered with the Charity Commission with number 208191 under the Scheme of 26 March 2007 as amended on 23 November 2021, 26 April 2022 and 22 November 2022. The address for correspondence is: 11 Kingsdale Road, Berkhamsted HP4 3BS.

The current Charity is formed from a group of ten individual charities (charities founded by Martha Deere, Revd George Nugent, Elizabeth Nugent, John Sayer, Richard Balshaw, Francis Combe, Revd John Crofts, Elizabeth Craddock, Revd John Jeffreys and The Church Lands Charity) which were combined in 2007.

Charitable Objects, Activities, Achievements, Financial Review

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities, and that they have considered the financial circumstances of the charity at the end of the reporting period.

As shown by the financial information on the following pages, the running of almshouses is the principal activity. The four almshouses at 235-241(odd) High Street, Berkhamsted were built under a bequest in the will dated 2 July 1681 of John Sayer, who was the Head Cook to King Charles II, and which was augmented by his widow. Originally there were twelve rooms designed for the habitation of six poor widows who had lived for at least ten years in Berkhamsted or Northchurch, and were "of good fame, constant frequenters of divine service as by law established in the Church of England, and aged 55 years at the least". The current Scheme gives the eligibility for almshouse residence as "single women in need who are Christians (with a preference for members of the Church of England) and who are resident in or have connections with the area of benefit (the town of Berkhamsted and its surrounding area)." The trustees applied in March 2024 to the charity commission to broaden the scope of the charity to be "single women in need who are resident in or have connections with the area of benefit".

The property is a Grade II listed building. Three of the four almshouses are currently occupied.

At the start of 2023, only two of the four units were occupied. There was a problem with damp, and the gutters needed to be replaced. Unit 241 was also in need of significant building work and complete refurbishment and cannot be occupied until this work has been completed.

During the course of 2023, we were given a grant of £25,000 by the Almshouse Association. This enabled us to repoint the walls along the back of the almshouses and on Cowper Road. The walls had been repointed unsympathetically in the 1960s, which had been largely responsible for the damp problem. This project spurred us on to set up a website, Instagram and Facebook accounts and to look at our engagement with the town. A reporter wrote an article in the local magazine about the almshouses.

For the first time, we held two open days over the summer and had about 400 visitors. Our residents were pleased to open their homes and to talk to members of the public about living in the almshouses. The public were delighted to see inside the building that they pass every day. The open days raised almost £2,000 in donations and significantly raised our profile in the town.

The remainder of the Almshouse Association grant, funds from the open days and a generous individual donation enabled us to replace the cast iron gutters. The replacement gutters were wider and so rainwater

no longer spills over onto the walls. As a result of these two projects, the damp problem has been eradicated, which is clearly visible on the almshouses wall on Cowper Road, which now has no signs of damp.

However, the hard work does not end here. In 2024, we are determined to find the funding to pay for the work needed to make unit 241 habitable again. We have already applied for Listed Building Consent for heritage refurbishment work in unit 241 and have found a suitable builder who has provided the quote for the work. However, we lack the £82,000 needed, which would pay for new lime plaster, structural work to the roof, a new lath and plaster ceiling, as well as a new kitchen, bathroom, rewiring and decoration. The cost is much more than it would be in a modern home as the almshouses are grade 2 listed. It is crucial that this work is completed as soon as possible so that 241 can be occupied by someone in need in our community.

Governance and Management

There are up to nine trustees: three ex-officio (the Rector and the two Churchwardens or their nominated representatives) and six co-optative, appointed by resolution of the Trustees for a term of five years. They meet at least twice a year.

The Trustees during 2023 and until the date of approval of this report were:

Ex-officio:

Rector: *Nominated Representative* Sue Jarvis Buckley (until May 2023). Rev Stuart Owen (from May 2023)
Churchwarden: *Nominated Representative* Diane Skidmore
Churchwarden: Tim Hennessey

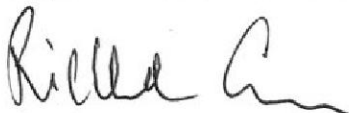
Co-optive:

Michael Anderson (chairman until November 2023, resigned December 2023)
Richard Currie (chairman from November 2023)
Nicola Beadle
Ted Hatley
Emma Williams (from May 2023)
Peter Shell (from November 2023)
Sandra Kurth (from December 2023)

The Clerk to the Trustees is Hilary Armstrong.

Before we conclude, we would like to recognise Michael Anderson who retired as both the Chairman and a Trustee in 2023. Michael has tirelessly worked as a trustee and Chairman of the John Sayer Almshouses for 16 years. The work undertaken in 2023 and the future refurbishment of 241 are in no small part due to Michael's hard work, determination and leadership. We wish him well in his well earned retirement from the John Sayer Almshouses.

Approved by the Trustees on 3/6/24 and signed on their behalf by



Richard Currie
Chairman of the Trustees
John Sayer Almshouses

John Sayer Almshouses

Report of the Independent Examiner for the year ended 31 December 2023

Independent Examiner's Report to the Trustees of John Sayer Almshouses

I report to the trustees on my examination of the accounts of John Sayer Almshouses (the Trust) for the year ended 31st December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement - matter of concern identified

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:

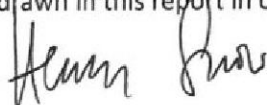
1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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.

As noted in the Trustee's Report, the charity does not currently have access to funds to meet the necessary current expenditure to maintain its assets nor to make provision for future maintenance costs.

In my opinion this indicates a material uncertainty that may cast significant doubt on the charity's ability to meet its continuing obligations under the Scheme, and on its continuing existence.

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:



Name: W H Snow ACA

Address: 322 High Street Berkhamsted HP4 1HT

Date:

John Sayer Almshouses

Receipts and Payments Account for the year ended 31 December 2023

Receipts

	2023	2022
	£	£
	General Fund	
	(unrestricted)	
Maintenance Contributions	13,541	9,314
Dividends	1,496	1,490
Bank Interest	12	8
Administration recharges	0	180
Donations and fundraising	8,051	950
Grants	25,000	27,248
Withdrawal from investment (COIF units)	1,500	4,000
Gift Aid	310	
	<u>49,910</u>	<u>43,190</u>

Payments

Management charges	(3,036)	(2,156)
Maintenance charges	(3,495)	(3,834)
Communal projects	(2,910)	(4,515)
Cyclical maintenance	0	(15,958)
Major refurbishment	(29,232)	(21,925)
Vacancy costs	(1,728)	(1,935)
	<u>(40,401)</u>	<u>(50,323)</u>

Net receipts / (payments) for the year

9,510

(7,133)

Cash balances

last year end

2,054

9,187

this year-end

11,563

2,054

John Sayer Almshouses

Statement of Assets and Liabilities at 31 December 2023

Cash balances	2023	2022
	£	
	General Fund (unrestricted)	
CAF current account held at this year-end	<u>11,563</u>	<u>2,054</u>

Non-Monetary Assets

<i>CCLA COIF Accumulation Units</i>			2023	2022
	Extraordinary Repair Fund (unrestricted, designated)	241 Restoration Fund (restricted)		
	£			
value at last year end	20,220	3,335	23,555	30,097
purchases*	150		150	160
sold in year (proceeds to general fund))	(1,500)		(1,500)	(4,000)
increase/(decrease) in valuation	<u>2,440</u>	<u>418</u>	<u>2,858</u>	<u>(2,702)</u>
value at this year-end	<u>21,310</u>	<u>3,753</u>	<u>25,063</u>	<u>23,555</u>

* A further £50 of units were paid for during the year and credited to the fund account after the year end

CCLA COIF Income Units

COIF income units	Permanent Endowment Fund	
	£	
	2023	2022
(2746 units)		
value at last year end	49,838	56,394
increase/(decrease) in valuation	4,656	(6,556)
value at this year-end	<u>54,494</u>	<u>49,838</u>

Freehold land and buildings

Four almshouses at 235-241 (odd) High Street Berkhamsted

Liabilities

The trustees are not aware of any material liabilities as of 31 December 2023.

Approved by the Trustees on

and signed on their behalf by:



Richard Currie (Chairman)



Hilary Armstrong (Clerk)

John Sayer Almshouses

Notes to Accounts for the year ended at 31 December 2023

1. The accounts are prepared on the receipts and payments basis in accordance with the Charities Act 2022. They do not reflect accruals or prepayments.
2. COIF Charities Investment Fund income and accumulation units are shown at their bid (selling) valuation at the year-end.
3. The COIF accumulation units are held as (1) an Extraordinary Repair Fund originally set up under paragraph 28 of the Charity Commission Scheme dated 31 March 1965, to provide for the extraordinary repair, improvement or rebuilding of the almshouses and (2) a restricted fund set up following a grant from the Apthorp Trust for the purpose of restoration works to no 241.
4. Grants and donations were received were as follows:

	2023	2022
Grants		
The John Apthorp Charity		25,000
Berkhamsted Town Council		1248
Tring Lions Club		1000
Almshouse Association	<u>25,000</u>	
	<u>25,000</u>	<u>27,248</u>
Donations and fundraising		
Masonic Charitable Foundation	500	350
Berkhamsted Parochial Charities	500	600
Individual donations	3,500	
Open Days	2,409	
Festival of Light	246	
Other	896	
	<u>8,051</u>	<u>950</u>

5. Management charges were as follows:

	2023	2022
Clerk/Administration costs	(1,336)	(1,292)
Insurance	(1,423)	(702)
Almshouse Association	(277)	(163)
	<u>(3,036)</u>	<u>(2,157)</u>

6. Maintenance charges were as follows:

Extraordinary Repair Fund Units	(200)	(160)
Garden maintenance	(908)	(1,076)
Fire alarm testing and monitoring	(780)	(607)
Boiler maintenance & gas safety checks	(456)	(126)
TV licences	(8)	0
Lifeline alarm rentals	(360)	(168)
Water rates	(405)	(249)
Routine maintenance	(378)	(1,449)
	<u>(3,495)</u>	<u>(3,835)</u>

7. Communal projects were as follows:

Professional services	0	(3,619)
Garden stump removal	0	(400)
Drain covers	0	(235)
Key safes for steps	0	(261)
Door locks	(2,745)	
EPGs	(165)	
	<u>(2,910)</u>	<u>(4,515)</u>

8. Cyclical refurbishment charges were as follows:

	2023	2022
235 Cyclical Maintenance		(2,499)
237 Cyclical Maintenance		(7,108)
239 Cyclical Maintenance		(6,352)
Cyclical Maintenance Total	0	(15,959)

9. Major refurbishment costs were:

	2023	2022
241 surveyor		(5,651)
241 structural engineer		(886)
241 internal work		(11,710)
241 repointing		(3,418)
241 decommission boiler		(260)
Repointing project	(16,344)	
Gutters	(12,888)	
	(29,232)	(21,925)

10. Vacancy costs were as follows:

	2023	2022
235 council tax, electric, gas	(10)	(260)
239 council tax, electric, gas	0	(429)
241 council tax, electric, gas	<u>(1,718)</u>	<u>(1,246)</u>
	<u>(1,728)</u>	<u>(1,935)</u>

JOHN SAYER ALMSHOUSES

England & Wales - Charity number 208191

Accounts

John Sayer Almshouses

Trustees' Annual Report for the year ended 31 December 2022

Reference and Administrative Information

John Sayer Almshouses is registered with the Charity Commission with number 208191 under the Scheme of 26 March 2007 as amended on 23 Nov 2021, 26 Apr 2022 and 22 Nov 2022. The address for correspondence is: 11 Kingsdale Road, Berkhamsted HP4 3BS.

The Scheme was amended in April 2022 to allow the ex-officio trustees to appoint a representative. It was amended again in November 2022 to allow an additional 2 co-opted trustees and to increase the quorum to 4.

The current Charity is formed from a group of ten individual charities (charities founded by Martha Deere, Revd George Nugent, Elizabeth Nugent, John Sayer, Richard Balshaw, Francis Combe, Revd John Crofts, Elizabeth Craddock, Revd John Jeffreys and The Church Lands Charity) which were combined in 2007.

Charitable Objects, Activities, Achievements, Financial Review

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities, and that they have considered the financial circumstances of the charity at the end of the reporting period.

As shown by the financial information on the following pages, the running of almshouses is the principal activity. The four almshouses at 235-241(odd) High Street, Berkhamsted were built under a bequest in the Will dated 2 July 1681 of John Sayer, who was the Head Cook to King Charles II, and which was augmented by his widow. Originally there were twelve rooms designed for the habitation of six poor widows who had lived for at least ten years in Berkhamsted or Northchurch, and were "of good fame, constant frequenters of divine service as by law established in the Church of England, and aged 55 years at the least". The current Scheme gives the eligibility for almshouse residence as "single women in need who are Christians (with a preference for members of the Church of England) and who are resident in or have connections with the area of benefit (the town of Berkhamsted and its surrounding area)." The trustees have applied to the charity commission to broaden the scope of the charity to be "single people in need who are resident in or have connections with the area of benefit".

The property is a Grade II listed building.

Three of the four almshouses have been occupied in part this year. Work to refurbish unit 241 revealed a wider problem with damp in all the almshouses. Trustees hope to rectify this in 2023, subject to obtaining grant funding. Trustees have applied for Listed Building Consent for heritage refurbishment work in unit 241, as well as works to rectify damp problems in other areas. Reserves from the Extraordinary Repair Fund were also withdrawn to support the ongoing building work. Trustees were fortunate to obtain some grant funding in 2022, as outlined on page 7.

Governance and Management

From January – November there were up to seven Trustees: three ex-officio (the Rector and the two Churchwardens) and four co-optative, appointed by resolution of the Trustees for a term of five years.

From December there are up to nine Trustees: three ex-officio (the Rector and the two Churchwardens or their nominated representatives) and six co-optative, They meet at least twice a year.

The Trustees during 2022 and until the date of approval of this report were:

Ex-officio:

Rector: The Revd Stuart Owen (until November 2022) *nominated* Sue Jarvis Buckley (from November 2022)

Churchwarden: Mark Grego (until November 2022) *nominated* Diane Skidmore (from November 2022)
Churchwarden: Tim Hennessey

Co-optive:

Michael Anderson (chairman)

Nicola Beadle

Ted Hatley

David Cooke (until October 2022)

Richard Currie (from November 2022)

The Clerk to the Trustees is Hilary Armstrong.

Approved by the Trustees on 25th April 2023 and signed on their behalf by



Michael Anderson (Chairman)

John Sayer Almshouses

Report of the Independent Examiner for the year ended 31 December 2022

Independent Examiner's Report to the Trustees of John Sayer Almshouses

I report to the trustees on my examination of the accounts of John Sayer Almshouses (the Trust) for the year ended 31st December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement - matter of concern identified

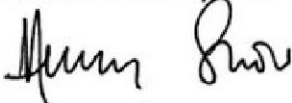
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

Note 6 to the accounts sets out the Trustees' estimate of expenditure currently required to keep the occupied properties in a suitable condition and to make the currently unoccupied property suitable for occupation. The charity does not currently have access to funds to meet this expenditure nor to make provision for future maintenance costs.

In my opinion this indicates a material uncertainty that may cast significant doubt on the charity's ability to meet its continuing obligations under the Scheme and on its continuing existence.

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: 

Name: W H Snow ACA

Address: 322 High Street Berkhamsted HP4 1HT

Date: 27th April 2023

John Sayer Almshouses

Receipts and Payments Account for the year ended 31 December 2022

Receipts

	2022		2021
£		241 Restoration Fund (restricted)	
	General Fund (unrestricted)		Total funds
Maintenance Contributions	9,314		9,314
Dividends	1,490		1,490
Interest	8		8
Administration recharges	180		180
Grants	3,198	25,000	28,198
Withdrawal from investment (COIF units)	4,000		4,000
	<u>18,190</u>	<u>25,000</u>	<u>43,190</u>
			<u>19,082</u>

Payments

Management charges	(2,156)		(2,156)
Maintenance charges	(3,834)		(3,834)
Communal projects	(4,515)		(4,515)
Cyclical maintenance	(15,958)		(15,958)
Major refurbishment	(260)	(21,665)	(21,925)
Vacancy costs	(1,935)		(1,935)
	<u>(28,658)</u>	<u>(21,665)</u>	<u>(50,323)</u>
			<u>(42,687)</u>

Net receipts / (payments) for the year	<u>(10,468)</u>	<u>3,335</u>	<u>(7,133)</u>	<u>(23,605)</u>
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Cash balances

last year end			9,187	32,792
this year-end			<u>2,054</u>	<u>9,187</u>

John Sayer Almshouses

Statement of Assets and Liabilities at 31 December 2022

£

Cash balances	General Fund (unrestricted)	241 Restoration Fund (restricted)	Total funds	2021
NatWest current account	0	0	0	585
CAF current account	2,054	0	2,054	8,602
held at this year-end	<u>2,054</u>	<u>0</u>	<u>2,054</u>	<u>9,187</u>

Non-Monetary Assets

COIF Accumulation Units

	Emergency Repair Fund (unrestricted)	241 Restoration Fund (restricted)	Total funds	
COIF accumulation units value at last year end	30,097		30,097	29,974
purchases	160		160	120
sold in year, proceeds to General Fund	(4,000)		(4,000)	(5,000)
units transferred to 241 Restoration Fund	(3,335)	3,335		
increase/(decrease) in valuation	<u>(2,702)</u>		<u>(2,702)</u>	<u>5,003</u>
value at this year-end	<u>20,220</u>	<u>3,335</u>	<u>23,555</u>	<u>30,097</u>

* See note 5

COIF income units

Permanent Endowment Fund

value at last year end	56,394	49,361
increase/(decrease) in valuation	(6,556)	7,033
value at this year-end	<u>49,838</u>	<u>56,395</u>

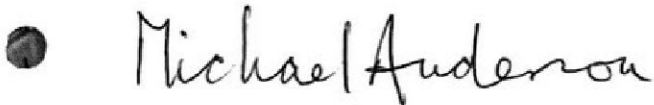
Freehold land and buildings

Four almshouses at 235-241 (odd) High Street Berkhamsted

Liabilities

The trustees are not aware of any material liabilities as of 31 December 2022.

Approved by the Trustees on 25th April 2023 and signed on their behalf by:



Michael Anderson (Chairman)



Hilary Armstrong (Clerk)

John Sayer Almshouses

Notes to Accounts for the year ended at 31 December 2022

1. The accounts are prepared on the receipts and payments basis in accordance with the Charities Act 2022. They do not reflect accruals or prepayments.
2. A new '241 Restoration Fund' has been opened as a restricted fund to manage monies for the building work needed in unit 241.
3. COIF Charities Investment Fund income and accumulation units are shown at their bid (selling) valuation at the year-end.
4. The COIF accumulation units have previously been held exclusively as an Extraordinary Repair Fund originally set up under paragraph 28 of the Charity Commission Scheme dated 31 March 1965, to provide for the extraordinary repair, improvement or rebuilding of the almshouses
5. The application of the grant of £25,000 from the John Apthorp Charity shown in note 7 below is restricted to the restoration of one of the almshouses. As shown in the receipts and payments account payments of £21,665 have been made for this purpose. In April 2023, to reflect the Trustees adherence to the terms of the Apthorp grant, a new restricted fund called the 241 Restoration Fund was created and the remaining balance of £3,335 was transferred from the unrestricted Extraordinary Repair Fund into the 241 Restoration Fund by a transfer of COIF units
6. Future expenditure will include the replacement of door locks at an estimated cost of £2,496, repointing at an estimated cost of £15,000, replacement gutters at an estimated cost of £12,000, further refurbishment works in unit 241 at an estimated cost of £70,000. Trustees are continuing to pursue funding opportunities.

7. Grants received were as follows:

		2022		
		£		
		General Fund (unrestricted)	241 Restoration Fund (restricted)	Total funds
Grants				
The John Apthorp Charity	for refurbishment of 241		25,000	25,000
Berkhamsted Town Council	for replacement door locks	1,248		1,248
Tring Lions Club	for repointing and damp works	1,000		1,000
Masonic Charitable Foundation	for ongoing charitable activities	350		350
Berkhamsted Parochial Charities	for ongoing charitable activities	600		600
		<u>3,198</u>	<u>25,000</u>	<u>28,198</u>

8. Management charges were as follows:

	2022	2021
	£	£
Clerk/Administration costs	(1,292)	(1,126)
Insurance	(702)	(728)
Almshouse Association	(163)	(458)
	<u>(2,157)</u>	<u>(2,312)</u>

9. Maintenance charges were as follows:

Extrodinary Repair Fund Units	(160)	(120)
Transfer to Cyclical Maintenance Fund	0	0
Garden maintenance	(1,076)	(1,005)
Fire alarm testing and monitoring	(607)	(645)
Boiler maintenance & gas safety checks	(126)	(120)
TV licences	0	0
Lifeline alarm rentals	(168)	(168)
Water rates	(249)	(251)
Routine maintenance	(1,449)	(1,837)
	<u>(3,835)</u>	<u>(4,146)</u>

10. Communal projects were as follows:

	2022	2021
	£	£
Professional services	(3,619)	
Garden stump removal	(400)	
Drain covers	(235)	
Key safes for steps	(261)	
	<u>(4,515)</u>	<u>(7,094)</u>

11. Cyclical refurbishment charges were as follows:

	2022	2021
	£	£
235 soft furnishings	(256)	
235 cleaning	(125)	
235 white goods	(465)	
235 kitchen floor	(1,164)	
235 wardrobe and drawers	(489)	
237 white goods	(235)	
237 boiler	(3,797)	
237 redecoration	(3,076)	
239 misc repairs	(376)	
239 white goods	(235)	
239 kitchen floor	(1,164)	
239 boiler	(3,797)	
239 wardrobe	(780)	
	<u>(15,959)</u>	<u>(26,116)</u>

12. Major refurbishment costs from the restricted '241 Restoration Fund' were as follows:

	2022
	£
241 surveyor	(5,651)
241 structural engineer	(886)
241 internal work	(11,710)
241 repointing	(3,418)
	<u>(21,665)</u>

13. Major refurbishment costs from the general fund were:

241 de-commission boiler	(259)
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14. Vacancy costs were as follows:

	2022	2021
	£	£
235 council tax, electric, gas	(260)	(1,966)
239 council tax, electric, gas	(429)	(1,057)
241 council tax, electric, gas	(1,246)	
	<u>(1,935)</u>	<u>(3,023)</u>