

ROCHFORD CHARITIES

England & Wales · Charity number 210524

Details

Other names	LORD RYCHE'S ALMSHOUSE CHARITY, ROCHFORD CHARITIES
Status	Registered
Legal form	Other
Registered	1985-08-14
Register	View on the Charity Commission register

Contact

Address 111 Alexandra Road
Great Wakering
Southend-On-Sea
Essex
SS3 0GX

Phone 07717777540

Email ROCHFORDCHARITIES@OUTLOOK.COM

Activities

Objects: ALMSHOUSES FOR POOR PERSONS WHO ARE INHABITANTS OF THE PARISH OF ROCHFORD

Activities: We provide accomodation for six single elderly persons in six historic 16th century one bedroom cottages, who have lived or worked in the Rochford district.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** PARISH OF ROCHFORD
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£46,684	£37,441	-	-
2023-12-31	£39,765	£43,832	-	-
2022-12-31	£42,712	£28,167	-	-
2021-12-31	£52,721	£28,281	-	-
2020-12-31	£41,084	£18,409	-	-

Trustees

Name	Role	Appointed
John Howard	Chair	
DAVID COTTIS		
Felicity Squier		
JOHN PHILIP SMOOTHY		2018-06-06
John Lindop		2025-04-08
Robert Whittingham		

ROCHFORD CHARITIES

England & Wales - Charity number 210524

Accounts

**LORD RYCHE'S ALMSHOUSES
TRUSTEES' ANNUAL REPORT
AND
ACCOUNTS
YEAR ENDED 31ST DECEMBER 2024**

LORD RYCHE'S ALMSHOUSES

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LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT for the year ended 31st December 2024

Legal and administrative information

Charity name

The charity is also known by the names Lord Ryche's Almshouses Charity and The Rochford Charities.

Charity Commission registered number

210524

Charity's principal address

The address used for all correspondence is that of the Honorary Clerk, Mrs S Faulkner

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SS3 0GX

Governing document

The charity is governed by the regulations set out in the Charity Commissioners' Scheme of 1922 as amended in 1979, 1985 and 2001 which is based on the Will of Lord Ryche of Rochford made in 1571.

Charity's objects

The Charity owns six almshouses for the use and benefit of local, needy and aged tenants.

1. Trustees and governance

Trustees

The current trustees, and those who acted during the year covered by this report are as follows: -

Mr J H Howard	- Chairman	Mr C J Clark	- Trustee
Mr D J Cottis	- Vice-Chairman	Mr C Tabor	- Trustee (died Apr 2024)
Mr J R A Jackson	- Trustee	Mrs F Squier	- Trustee
Mr J P Smoothy	- Treasurer	Mrs J McPherson	- Trustee (resigned Nov 2024)
Mr R Whittingham	- Trustee		

All the members acted throughout the year ended 31st December 2024.

LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2024

2. Activities and achievements

Principal activities

The principal activity of the trust is the provision of long-term housing for six local, needy and aged persons.

Funding strategy

Costs are funded by investment income and a monthly contribution from each tenant.

Maintenance

Maintenance of, and repairs to, the Almshouses is arranged by the Trustees. Costs include exterior window cleaning and gardening.

Achievements in 2024

Redesign of the Communal Garden continues as before.

3. Policies

Reserves

The trustees' policy is to maintain income that either exceeds or matches the costs incurred in the operation of the charity.

As at 31st December 2024, unrestricted and restricted reserves totalled £256051 (2023: £246808).

4. Signature and declaration

I declare, in my capacity of charity trustee, that:

- The trustees have approved the Report set out above;
- The trustees have complied with their duty as per section 4 of the 2006 Act to have due regard to guidance on public benefit published by the commission; and
- The trustees have authorised me to sign it on their behalf.



.....
J P Smoothy – Trustee & Treasurer
For and on behalf of the Trustees of Lord Ryche's Almshouses

LORD RYCHE'S ALMSHOUSES

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Lord Ryche's Almshouses on the Receipts and Payments Accounts for the year ended 31 December 2024, set out on pages 4 to 6.

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 period and that an independent examination is needed (under section 144 of the Charities Act 2011 (the Charities Act)).

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- 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:

- (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 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Stapleton BSc ACA
Howard & Stapleton
26-28 West Street
Rochford
Essex, SS4 1AJ

31 July 2025

LORD RYCHE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2024

	Notes	2024 Unrestricted Funds £	Restricted Funds £	2023 Unrestricted Funds £	Restricted Funds £
Receipts					
Donations, legacies and other similar receipts	1	3350	-	450	-
Operating activities					
- to further charity's objects		-	-	-	-
- to generate funds		-	-	-	-
Grants received	2	-	-	-	-
Other receipts	3	43000	-	39050	-
Interest and dividends	4	334	-	265	-
		<u>46684</u>	<u>-</u>	<u>39765</u>	<u>-</u>
Payments					
Payments for generating funds					
Charitable payments:					
- grants paid		-	-	-	-
- charitable activities		-	-	-	-
- support costs	5	8562	-	15697	-
- management and administration		1399	-	2025	-
- finance costs		27480	-	26110	-
Other payments		-	-	-	-
		<u>37441</u>	<u>-</u>	<u>43832</u>	<u>-</u>
Non-cash movements					
Profit on disposal of investments		-	-	-	-
Transfer between funds	8	44667	(44667)	(5482)	5482
		<u>44667</u>	<u>(44667)</u>	<u>(5482)</u>	<u>5482</u>
Net Receipts/(Payments)					
For period		53910	(44667)	(9549)	5482
Surplus funds brought forward		202141	44667	205215	39185
As at 31 December 2024		<u>256051</u>	<u>-</u>	<u>202141</u>	<u>44667</u>

The notes on page 5 form part of these accounts

LORD RYCHE'S ALMSHOUSES

NOTES TO RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2024

Notes	2024 Unrestricted Funds £	Restricted Funds £	2023 Unrestricted Funds £	Restricted Funds £
1. Donations, legacies and other similar receipts				
Donations				
- restricted	-	-	-	-
- unrestricted	3350	-	450	-
Legacies	-	-	-	-
Gift Aid tax refunds	-	-	-	-
	<u>3350</u>	<u>-</u>	<u>450</u>	<u>-</u>
2. Grants received				
Rochford District Council	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
3. Other receipts				
Residents' contributions	43000	-	39050	-
	<u>43000</u>	<u>-</u>	<u>39050</u>	<u>-</u>
4. Interest and dividends				
Deposit account interest	334	-	265	-
	<u>334</u>	<u>-</u>	<u>265</u>	<u>-</u>
5. Support costs				
Utilities	1214	-	1597	-
Insurance	1292	-	1311	-
Maintenance	6066	-	12788	-
Council tax	-	-	-	-
	<u>8562</u>	<u>-</u>	<u>15697</u>	<u>-</u>

7. Assets

The trustees do not hold any assets aside from;

- (1) cash accumulated and held in the bank;
- (2) the freehold land and buildings comprising the six almshouses with a current value of £1,250,000, the cost of which is indeterminable.

8. Transfer between funds


The trustees received confirmation from the Charity Bank that the loan and corresponding asset did not need to be listed as restricted funds and could be moved to unrestricted funds. A full transfer has taken place with a view to only having unrestricted funds moving forward.

LORD RYCHE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES
as at 31 December 2024

	2024	2023				
Total	Unrestricted	Restricted	Total	Unrestricted	Restricted	
£	Funds	Funds	£	Funds	Funds	£
Assets						
Almshouses costs	534677	179276	355401	534677	179276	355401
Cash funds:						
- Current account	4427	4427	-	793	793	-
- Deposit account	22407	22407	-	22072	22072	-
Assets retained for the charity's own use	-	-	-	-	-	-
Transfer between funds	-	355401	(355401)			
	<u>561511</u>	<u>561511</u>	<u>-</u>	<u>557542</u>	<u>202141</u>	<u>355401</u>
Liabilities						
Charity bank loan	305460	-	305460	310734	-	310734
Transfer between funds	-	305460	(305460)			
	<u>305460</u>	<u>305460</u>	<u>-</u>	<u>310734</u>	<u>-</u>	<u>310734</u>

Signed on behalf of the trustees



 J H Howard – Trustee and Chairman

ROCHFORD CHARITIES

England & Wales - Charity number 210524

Accounts

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LORD RYCHE'S ALMSHOUSES

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TRUSTEES' ANNUAL REPORT for the year ended 31st December 2023

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Charity Commission registered number

210524

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Charity's objects

The Charity owns six almshouses for the use and benefit of local, needy and aged tenants.

1. Trustees and governance

Trustees

The current trustees, and those who acted during the year covered by this report are as follows: -

Mr J H Howard	- Chairman	Mr C J Clark	- Trustee
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Mr J R A Jackson	- Trustee	Mrs F Squier	- Trustee
Mr J P Smoothy	- Treasurer	Mrs J McPherson	- Trustee
Mr R Whittingham	- Trustee		

All the members acted throughout the year ended 31st December 2023.

LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2023

2. Activities and achievements

Principal activities

The principal activity of the trust is the provision of long-term housing for six local, needy and aged persons.

Funding strategy

Costs are funded by investment income and a monthly contribution from each tenant.

Maintenance

Maintenance of, and repairs to, the Almshouses is arranged by the Trustees. Costs include exterior window cleaning and gardening.

Achievements in 2023

Redesign of the Communal Garden continues.

3. Policies

Reserves

The trustees' policy is to maintain income that either exceeds or matches the costs incurred in the operation of the charity.

As at 31st December 2023, unrestricted and restricted reserves totalled £246808 (2022: £250875).

4. Signature and declaration

I declare, in my capacity of charity trustee, that:

- The trustees have approved the Report set out above;
- The trustees have complied with their duty as per section 4 of the 2006 Act to have due regard to guidance on public benefit published by the commission; and
- The trustees have authorised me to sign it on their behalf.



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J P Smoothy – Trustee & Treasurer

For and on behalf of the Trustees of Lord Ryche's Almshouses

LORD RYCHE'S ALMSHOUSES

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- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


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Essex, SS4 1AJ

20th June 2025

LORD RYCHE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2023

	Notes	2023 Unrestricted Funds £	Restricted Funds £	2022 Unrestricted Funds £	Restricted Funds £
Receipts					
Donations, legacies and other similar receipts	1	450	-	5100	-
Operating activities					
- to further charity's objects		-	-	-	-
- to generate funds		-	-	-	-
Grants received	2	-	-	-	-
Other receipts	3	39050	-	37605	-
Interest and dividends	4	265	-	7	-
		<u>39765</u>	<u>-</u>	<u>42712</u>	<u>-</u>
Payments					
Payments for generating funds					
Charitable payments:					
- grants paid		-	-	-	-
- charitable activities		-	-	-	-
- support costs	5	15697	-	8830	-
- management and administration		2025	-	3241	-
- finance costs		26110	-	16096	-
Other payments		-	-	-	-
		<u>43832</u>	<u>-</u>	<u>28167</u>	<u>-</u>
Non-cash movements					
Profit on disposal of investments		-	-	-	-
Transfer between funds		(5482)	5482	(8070)	8070
		<u>(5482)</u>	<u>5482</u>	<u>(8070)</u>	<u>8070</u>
Net Receipts/(Payments)					
For period		(9549)	5482	6475	8070
Surplus funds brought forward		211690	39185	205215	31115
As at 31 December 2023		<u>202141</u>	<u>44667</u>	<u>211690</u>	<u>39185</u>

The notes on page 5 form part of these accounts

LORD RYCHE'S ALMSHOUSES

NOTES TO RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2023

	Notes	2023 Unrestricted Funds £	Restricted Funds £	2022 Unrestricted Funds £	Restricted Funds £
1. Donations, legacies and other similar receipts					
Donations					
- restricted		-	-	-	-
- unrestricted		450	-	5100	-
Legacies		-	-	-	-
Gift Aid tax refunds		-	-	-	-
		450	-	5100	-
2. Grants received					
Rochford District Council		-	-	-	-
		-	-	-	-
3. Other receipts					
Residents' contributions		39050	-	37605	-
		39050	-	37605	-
4. Interest and dividends					
Deposit account interest		265	-	7	-
		265	-	7	-
5. Support costs					
Utilities		1597	-	1138	-
Insurance		1311	-	1227	-
Maintenance		12788	-	6465	-
Council tax		-	-	-	-
		15697	-	8830	-

7. Assets

The trustees do not hold any assets aside from;

(1) cash accumulated and held in the bank;

(2) the freehold land and buildings comprising the six almshouses with a current value of £1,250,000, the cost of which is indeterminable.

LORD RYCHE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES
as at 31 December 2023

	2023	2023	Restricted		2022	2022
Total	Unrestricted	Funds	Funds		Unrestricted	Restricted
£	£	£	£		£	£
Assets						
Almshouses costs	534677	179276	355401		534677	179276
Cash funds:						
- Current account	793	793	-		6407	-
- Deposit account	22072	22072	-		26007	-
Assets retained for the charity's own use	-	-	-		-	-
	<u>557542</u>	<u>202141</u>	<u>355401</u>		<u>567091</u>	<u>211690</u>
					<u>211690</u>	<u>355401</u>
Liabilities						
Charity bank loan	310734	-	310734		316216	-
	<u>310734</u>	<u>-</u>	<u>310734</u>		<u>316216</u>	<u>-</u>
					<u>316216</u>	<u>316216</u>

Signed on behalf of the trustees



.....
J H Howard – Trustee and Chairman

ROCHFORD CHARITIES

England & Wales - Charity number 210524

Accounts

**LORD RYCHE'S ALMSHOUSES
TRUSTEES' ANNUAL REPORT
AND
ACCOUNTS
YEAR ENDED 31ST DECEMBER 2022**

LORD RYCHE'S ALMSHOUSES

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LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2022

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The Charity owns six almshouses for the use and benefit of local, needy and aged tenants.

1. Trustees and governance

Trustees

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Mr J H Howard	- Chairman	Mr C J Clark	- Trustee
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Mr J R A Jackson	- Trustee	Mrs F Squier	- Trustee
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All the members acted throughout the year ended 31st December 2022.

LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2022

2. Activities and achievements

Principal activities

The principal activity of the trust is the provision of long-term housing for six local, needy and aged persons.

Funding strategy

Costs are funded by investment income and a monthly contribution from each tenant.

Maintenance

Maintenance of, and repairs to, the Almshouses is arranged by the Trustees. Costs include exterior window cleaning and gardening.

Achievements in 2022

Redesign of the Communal Garden and provision of sheds for the tenants.

3. Policies

Reserves

The trustees' policy is to maintain income that either exceeds or matches the costs incurred in the operation of the charity.

As at 31st December 2022, unrestricted and restricted reserves totalled £250875 (2021: £236332).

4. Signature and declaration

I declare, in my capacity of charity trustee, that:

- The trustees have approved the Report set out above;
- The trustees have complied with their duty as per section 4 of the 2006 Act to have due regard to guidance on public benefit published by the commission; and
- The trustees have authorised me to sign it on their behalf.



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J P Smoothy – Trustee & Treasurer

For and on behalf of the Trustees of Lord Ryche's Almshouses

LORD RYCHE'S ALMSHOUSES

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

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Basis of independent examiner's statement

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David Stapleton BSc ACA
Howard & Stapleton
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Essex, SS4 1AJ

20th October 2023

LORD RYCHE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2022

	Notes	2022 Unrestricted Funds £	Restricted Funds £	2021 Unrestricted Funds £	Restricted Funds £
Receipts					
Donations, legacies and other similar receipts	1	5100	-	14974	-
Operating activities					
- to further charity's objects		-	-	-	-
- to generate funds		-	-	-	-
Grants received	2	-	-	-	-
Other receipts	3	37605	-	37746	-
Interest and dividends	4	7	-	1	-
		42712	-	52721	-
Payments					
Payments for generating funds					
Charitable payments:					
- grants paid		-	-	-	-
- charitable activities		-	-	-	-
- support costs	5	8830	-	12514	-
- management and administration		3241	-	3289	-
- finance costs		16096	-	12478	-
Other payments		-	-	-	-
		28167	-	28281	-
Non-cash movements					
Profit on disposal of investments		-	-	-	-
Transfer between funds		(8070)	8070	(714)	714
		(8070)	8070	(714)	714
Net Receipts/(Payments)					
For period		6475	8070	23726	714
Surplus funds brought forward		205215	31115	181489	30401
As at 31 December 2022		211690	39185	205215	31115

The notes on page 5 form part of these accounts

LORD RYCHE'S ALMSHOUSES

NOTES TO RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2022

Notes	2022 Unrestricted Funds £	Restricted Funds £	<i>2021</i> Unrestricted Funds £	Restricted Funds £
1. Donations, legacies and other similar receipts				
Donations				
- restricted	-	-	-	-
- unrestricted	5100	-	13614	-
Legacies	-	-	-	-
Gift Aid tax refunds	-	-	1360	-
	5100	-	<i>14974</i>	-
2. Grants received				
Rochford District Council	-	-	-	-
	-	-	-	-
3. Other receipts				
Residents' contributions	37605	-	37746	-
	37605	-	<i>37746</i>	-
4. Interest and dividends				
Deposit account interest	7	-	1	-
	7	-	<i>1</i>	-
5. Support costs				
Utilities	1138	-	1210	-
Insurance	1227	-	1112	-
Maintenance	6465	-	10192	-
Council tax	-	-	-	-
	8830	-	<i>12514</i>	-

7. Assets

The trustees do not hold any assets aside from;

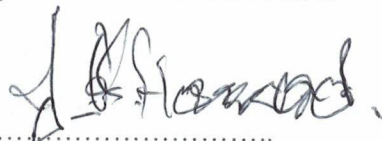
- (1) cash accumulated and held in the bank;
- (2) the freehold land and buildings comprising the six almshouses with a current value of £1,250,000, the cost of which is indeterminable.

LORD RYCHE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES as at 31 December 2022

	2022	2022	Restricted		<i>2021</i>	<i>Restricted</i>
	Total	Unrestricted	Funds		<i>Total</i>	<i>Unrestricted</i>
	£	Funds	Funds		£	Funds
		£	£		£	£
Assets						
Almshouses improvements	534677	179276	355401	528536	173135	355401
Cash funds:						
- Current account	6407	6407	-	7080	7080	-
- Deposit account	26007	26007	-	25000	25000	-
Assets retained for the charity's own use	-	-	-	-	-	-
	<u>567091</u>	<u>211690</u>	<u>355401</u>	<u>560616</u>	<u>205215</u>	<u>355401</u>
Liabilities						
Charity bank loan	316216	-	316216	324286	-	324286
	<u>316216</u>	<u>-</u>	<u>316216</u>	<u>324286</u>	<u>-</u>	<u>324286</u>

Signed on behalf of the trustees



.....
J H Howard – Trustee and Chairman

ROCHFORD CHARITIES

England & Wales - Charity number 210524

Accounts

**LORD RYCHE'S ALMSHOUSES
TRUSTEES' ANNUAL REPORT
AND
ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021**

LORD RYCHE'S ALMSHOUSES

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LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT for the year ended 31st December 2021

Legal and administrative information

Charity name

The charity is also known by the names Lord Ryche's Almshouses Charity and The Rochford Charities.

Charity Commission registered number

210524

Charity's principal address

The address used for all correspondence is that of the Honorary Secretary, Mrs A Buddle

6 Century Cottages
Rocheway
Rochford
Essex
SS4 1DQ

Governing document

The charity is governed by the regulations set out in the Charity Commissioners' Scheme of 1922 as amended in 1979, 1985 and 2001 which is based on the Will of Lord Ryche of Rochford made in 1571.

Charity's objects

The Charity owns six almshouses for the use and benefit of local, needy and aged tenants.

1. Trustees and governance

Trustees

The current trustees, and those who acted during the year covered by this report are as follows: -

Mr J H Howard	- Chairman	Mr C J Clark	- Trustee
Mr D J Cottis	- Vice-Chairman	Mr C Tabor	- Trustee
Mr J R A Jackson	- Trustee	Mrs F Squier	- Trustee
Mr J P Smoothy	- Treasurer	Mrs J McPherson	- Trustee
Mr R Whittingham	- Trustee		

All the members acted throughout the year ended 31st December 2021.

LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2021

2. Activities and achievements

Principal activities

The principal activity of the trust is the provision of long-term housing for six local, needy and aged persons.

Funding strategy

Costs are funded by investment income and a monthly contribution from each tenant.

Maintenance

Maintenance of, and repairs to, the Almshouses is arranged by the Trustees. Costs include exterior window cleaning and gardening.

Achievements in 2021

As the extensive building works of 2020 came to an end, the Trustees were able to maintain full occupancy although only five of the six Almshouses were occupied at 31st December 2021.

3. Policies

Reserves

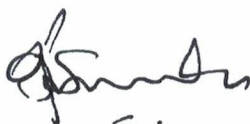
The trustees' policy is to maintain income that either exceeds or matches the costs incurred in the operation of the charity.

As at 31st December 2021, unrestricted and restricted reserves totalled £236332 (2020: £211890).

4. Signature and declaration

I declare, in my capacity of charity trustee, that:

- The trustees have approved the Report set out above;
- The trustees have complied with their duty as per section 4 of the 2006 Act to have due regard to guidance on public benefit published by the commission; and
- The trustees have authorised me to sign it on their behalf.



.....
J P Smoothy – Trustee & Treasurer
For and on behalf of the Trustees of Lord Ryche's Almshouses

LORD RYCHE'S ALMSHOUSES

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Lord Ryche's Almshouses on the Receipts and Payments Accounts for the year ended 31 December 2021, set out on pages 4 to 6.

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 period and that an independent examination is needed (under section 144 of the Charities Act 2011 (the Charities Act)).

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- 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:

- (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 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Stapleton ACA
Howard & Stapleton
26-28 West Street
Rochford
Essex, SS4 1AJ

15th June 2022

LORD RYCHE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2021

	Notes	2021 Unrestricted Funds £	Restricted Funds £	2020 Unrestricted Funds £	Restricted Funds £
Receipts					
Donations, legacies and other similar receipts	1	14974	-	29427	-
Operating activities					
- to further charity's objects		-	-	-	-
- to generate funds		-	-	-	-
Grants received	2	-	-	-	-
Other receipts	3	37746	-	11637	-
Interest and dividends	4	1	-	20	-
		<u>52721</u>	<u>-</u>	<u>41084</u>	<u>-</u>
Payments					
Payments for generating funds					
Charitable payments:					
- grants paid		-	-	-	-
- charitable activities		-	-	-	-
- support costs	5	12514	-	3095	-
- management and administration		3289	-	2284	-
- finance costs		12478	-	11968	-
Other payments		-	-	1062	-
		<u>28281</u>	<u>-</u>	<u>18409</u>	<u>-</u>
Non-cash movements					
Profit on disposal of investments		-	-	-	-
Transfer between funds		(714)	714	-	-
		<u>(714)</u>	<u>714</u>	<u>-</u>	<u>-</u>
Net Receipts/(Payments)					
For period		23726	714	22675	-
Surplus funds brought forward		181489	30401	158814	30401
As at 31 December 2021		<u>205215</u>	<u>31115</u>	<u>181489</u>	<u>30401</u>

The notes on page 5 form part of these accounts

LORD RYCHE'S ALMSHOUSES

NOTES TO RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2021

Notes	2021 Unrestricted Funds £	Restricted Funds £	2020 Unrestricted Funds £	Restricted Funds £
1. Donations, legacies and other similar receipts				
Donations				
- restricted	-	-	-	-
- unrestricted	13614	-	29427	-
Legacies	-	-	-	-
Gift Aid tax refunds	1360	-	-	-
	<u>14974</u>	<u>-</u>	<u>29427</u>	<u>-</u>
2. Grants received				
Rochford District Council	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
3. Other receipts				
Residents' contributions	37746	-	11637	-
	<u>37746</u>	<u>-</u>	<u>11637</u>	<u>-</u>
4. Interest and dividends				
Deposit account interest	1	-	20	-
	<u>1</u>	<u>-</u>	<u>20</u>	<u>-</u>
5. Support costs				
Utilities	1210	-	1582	-
Insurance	1112	-	1088	-
Maintenance	10192	-	1567	-
Council tax	-	-	(1142)	-
	<u>12514</u>	<u>-</u>	<u>3095</u>	<u>-</u>

6. The Project

The final payment of £9898 in respect of the building works to extend the rear of each almshouse was made in 2021.

7. Assets

The trustees do not hold any assets aside from;

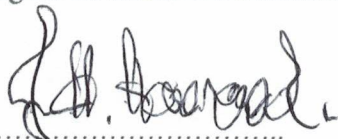
- (1) cash accumulated and held in the bank;
- (2) the freehold land and buildings comprising the six almshouses with a current value of £1,250,000, the cost of which is indeterminable.

LORD RYCHE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES as at 31 December 2021

	Total £	2021 Unrestricted Funds £	Restricted Funds £	Total £	2020 Unrestricted Funds £	Restricted Funds £
Assets						
Almshouses improvements	528536	173135	355401	518638	163237	355401
Cash funds:						
- Current account	7080	7080	-	15519	15519	-
- Deposit account	25000	25000	-	2733	2733	-
Assets retained for the charity's own use	-	-	-	-	-	-
	<u>560616</u>	<u>205215</u>	<u>355401</u>	<u>536890</u>	<u>181489</u>	<u>355401</u>
Liabilities						
Charity bank loan	324286	-	324286	325000	-	325000
	<u>324286</u>	<u>-</u>	<u>324286</u>	<u>325000</u>	<u>-</u>	<u>325000</u>

Signed on behalf of the trustees



.....
J H Howard – Trustee and Chairman

ROCHFORD CHARITIES

England & Wales - Charity number 210524

Accounts

**LORD RYCHE'S ALMSHOUSES
TRUSTEES ANNUAL REPORT
AND
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YEAR ENDED 31ST DECEMBER 2020**

LORD RYCHE'S ALMSHOUSES

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LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT for the year ended 31st December 2020

Legal and administrative information

Charity name

The charity is also known by the names Lord Ryche's Almshouses Charity and The Rochford Charities.

Charity Commission registered number

210524

Charity's principal address

The address used for all correspondence is that of the Honorary Secretary, Mrs A Buddle

6 Century Cottages
Rocheway
Rochford
Essex
SS4 1DQ

Governing document

The charity is governed by the regulations set out in the Charity Commissioners' Scheme of 1922 as amended in 1979, 1985 and 2001 which is based on the Will of Lord Ryche of Rochford made in 1571.

Charity's objects

The Charity owns six almshouses for the use and benefit of local, needy and aged tenants.

1. Trustees and governance

Trustees

The current trustees, and those who acted during the year covered by this report are as follows: -

Mr J H Howard	- Chairman	Mr C J Clark	- Trustee
Mr D J Cottis	- Vice-Chairman	Mr C Tabor	- Trustee
Mr J R A Jackson	- Trustee	Mrs F Squier	- Trustee
Mr J P Smoothy	- Treasurer	Mrs J McPherson	- Trustee
Mr R Whittingham	- Trustee		

All the members acted throughout the year ended 31st December 2020.

LORD RYCHE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT
for the year ended 31st December 2020

2. Activities and achievements

Principal activities

The principal activity of the trust is the provision of long-term housing for six local, needy and aged persons.

Funding strategy

Costs are funded by investment income and a monthly contribution from each tenant.

Maintenance

Maintenance of, and repairs to, the Almshouses is arranged by the Trustees. Costs include exterior window cleaning and gardening.

Achievements in 2020

Because of the extensive building works in 2020, the Trustees were unable to maintain full occupancy until the completion of the planned alterations. Each Almshouse was occupied by 31st December 2020.

3. Policies

Reserves

The trustees' policy is to maintain income that either exceeds or matches the costs incurred in the operation of the charity.

As at 31st December 2020, unrestricted and restricted reserves totaled £211890 (2019: £189215).

4. Signature and declaration

I declare, in my capacity of charity trustee, that:

- The trustees have approved the Report set out above;
- The trustees have complied with their duty as per section 4 of the 2006 Act to have due regard to guidance on public benefit published by the commission; and
- The trustees have authorised me to sign it on their behalf.



.....
J P Smoothy – Trustee & Treasurer

For and on behalf of the Trustees of Lord Ryche's Almshouses

LORD RYCHE'S ALMSHOUSES

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Lord Ryche's Almshouses on the Receipts and Payments Accounts for the year ended 31 December 2020, set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

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- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Stapleton ACA
Howard & Stapleton
26-28 West Street
Rochford
Essex, SS4 1AJ

May 2021

LORD RYCHE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2020

	Notes	2020 Unrestricted Funds £	Restricted Funds £	2019 Unrestricted Funds £	Restricted Funds £
Receipts					
Donations, legacies and other similar receipts	1	29427	-	64525	-
Operating activities					
- to further charity's objects		-	-	-	-
- to generate funds		-	-	-	-
Grants received	2	-	-	1177	-
Other receipts	3	11637	-	11100	-
Interest and dividends	4	20	-	365	-
		<u>41084</u>	<u>-</u>	<u>77167</u>	<u>-</u>
Payments					
Payments for generating funds					
Charitable payments:					
- grants paid		-	-	30	-
- charitable activities		-	-	-	-
- support costs	5	3095	-	7860	-
- management and administration		2284	-	2200	-
- finance costs		11968	-	176	-
Other payments		1062	-	870	-
		<u>18409</u>	<u>-</u>	<u>11136</u>	<u>-</u>
Non-cash movements					
Profit on disposal of investments		-	-	4169	-
Reduction in investment value		-	-	-	-
		<u>-</u>	<u>-</u>	<u>4169</u>	<u>-</u>
Net Receipts/(Payments)					
For period		22675	-	70200	-
Surplus funds brought forward		158814	30401	88614	30401
As at 31 December 2020		<u>181489</u>	<u>30401</u>	<u>158814</u>	<u>30401</u>

The notes on page 5 form part of these accounts

LORD RYCHE'S ALMSHOUSES

NOTES TO RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 December 2020

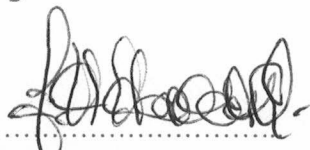
Notes	2020 Unrestricted Funds £	Restricted Funds £	2019 Unrestricted Funds £	Restricted Funds £
1. Donations, legacies and other similar receipts				
Donations				
- restricted	-	-	-	-
- unrestricted	29427	-	62525	-
Legacies	-	-	2000	-
	<u>29427</u>	<u>-</u>	<u>64525</u>	<u>-</u>
2. Grants received				
Rochford District Council	-	-	1177	-
	<u>-</u>	<u>-</u>	<u>1177</u>	<u>-</u>
3. Other receipts				
Rent contributions	11637	-	11100	-
	<u>11637</u>	<u>-</u>	<u>11100</u>	<u>-</u>
4. Interest and dividends				
Deposit account interest	20	-	286	-
NS&I interest	-	-	27	-
Dividends	-	-	52	-
	<u>20</u>	<u>-</u>	<u>365</u>	<u>-</u>
5. Support costs				
Utilities	1582	-	3774	-
Insurance	1088	-	1068	-
Maintenance	1567	-	1930	-
Council tax	(1142)	-	1088	-
	<u>3095</u>	<u>-</u>	<u>7860</u>	<u>-</u>
6. The Project				
<p>Building works to extend the rear of each almshouse commenced in September 2019 and finished in September 2020. The work to transform six small bed-sits into six one-bedroomed apartments with modern bathrooms, kitchens and individual heating systems. Costs to date amount to £518638 (2019: £189520).</p>				
7. Assets				
<p>The trustees do not hold any assets aside from;</p> <p>(1) cash accumulated and held in the bank;</p> <p>(2) the freehold land and buildings comprising the six almshouses with a current value of £1,250,000, the cost of which is indeterminable.</p>				

LORD RYCHE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES as at 31 December 2020

	2020	2020	Restricted		2019	Restricted
	Total	Unrestricted	Funds		Unrestricted	Funds
	£	£	£	Total	£	£
Assets						
Almshouses improvements	518638	163237	355401	176796	50079	126717
Cash funds:						
- Current account	15519	15519	-	96122	96122	-
- Deposit account	2733	2733	-	12613	12613	-
Assets retained for the charity's own use	-	-	-	-	-	-
	<u>536890</u>	<u>181489</u>	<u>355401</u>	<u>285531</u>	<u>158814</u>	<u>126717</u>
Liabilities						
Charity bank loan	325000	-	325000	96316	-	96316
	<u>325000</u>	<u>-</u>	<u>325000</u>	<u>96316</u>	<u>-</u>	<u>96316</u>

Signed on behalf of the trustees



J H Howard – Trustee and Chairman