



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

MARGARET OGILVIE ALMHOUSE CHARITY

On accounts for the year
ended

31 DECEMBER 2024

Charity no
(if any)

211677

Set out on pages

1-8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024

Responsibilities and
basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. ~~Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

18/08/2025

Name:

LOUISE CHADWICK.

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

RETIRED ACCA / TEP

Address:

26 MALTINGS CLOSE
HALESWORTH
IP19 8EX

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



Name of Charity:

Margaret Ogilvie Almshouse Charity
Charity Commission Ref: No. 211677

Place: Thorpeness
County: Suffolk

STATEMENT OF ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

Particulars of Trustees

Mr Robert Ogilvie
Moor House, Middleton Moor
Middleton, Suffolk, IP17 3LW

Mr Hamish Ogilvie
Crabbe House, 2 Alde Lane,
Aldeburgh, Suffolk, IP15 5DZ

Mr Eric Atkinson
Logwood, Aldeburgh Road,
Aldringham, Leiston IP16 4QH

Mrs S Cowlin
Cheneys, Thorpeness
Leiston, Suffolk, IP16 4PD

Miss Frances Paul
Brora, North End Avenue, Thorpeness
Leiston, Suffolk, IP16 4PD

Mrs Katherine Shadbolt
9 Lakeside Avenue, Thorpeness
Leiston, Suffolk, IP16 4NJ

Mr P H Hardiman
27 The Fitches, Knodishall
Saxmundham, Suffolk, IP17 1UX

Mr Christopher Burrell-Saward
Fairfield House, 121 High Street
Leiston, Suffolk, IP16 4BX

We have considered and approved these accounts and confirm that to the best of our knowledge and belief we have made available all records and information relevant to their preparation.

Dated _____ 2025

MARGARET OGILVIE ALMSHOUSE CHARITY

Schedule of Investments - 31st December 2024
and income received during 2024

<u>Foundation Funds</u>	<u>Income</u>	<u>Approx Value</u>
12,465.55 Charities Official Investment Fund Income Shares	6,885.97	252,967.15
10,165 The National Association of Almshouses Common Investment Fund Income Shares	411.70	9,436.17
	<u>£7,297.67</u>	<u>£262,403.32</u>
<u>Emergency Repair Fund</u>		
151.52 Charities Official Investment Fund Accumulation Shares	-	39,488.48
	<u>£7,297.67</u> =====	<u>£301,891.80</u> =====

MARGARET OGILVIE ALMSHOUSE CHARITY
Income and Expenditure Accounts
Year Ended 31st December 2024

	<u>2024</u>	<u>2023</u>
Clerks Salary	5,400.00	4,500.00
Almshouse Subscription	435.50	253.00
Rental Commission on Matron's House	2085.60	1,518.00
Other Rental Costs on Matron's House (incl repairs)	1,235.94	7,500.34
Insurance on Matron's House	1,218.62	1,182.77
Garden Maintenance	600.00	-
Sundry Expenses	2,416.80	925.24
Excess of income over expenditure	13,229.08	5,780.54
	<u>£26,621.54</u>	<u>£ 21,659.89</u>

<u>Foundation Funds</u>	<u>2024</u>	<u>2023</u>
Income from stocks, received without deduction of income tax as per schedule attached	7297.67 ✓	7,177.51
<u>Accumulated Income Funds</u>		
Interest on current and deposit accounts (gross)	3,523.87 ✓	2,982.38
Rental Income – Matron’s House	15,800.00 ✓	11,500.00
	<u>£ 26,621.54</u> ✓	<u>£ 21,659.89</u>

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MARGARET OGILVIE ALMSHOUSE CHARITY
BALANCE SHEET
31ST DECEMBER 2024

FOUNDATION FUNDS

Capital Account:

Balance at 01 st January 2024	256,509.04	
Add:- adjustment on revaluation of stocks	5,894.28	
	<hr/>	262,403.32

REPAIR FUND and EMERGENCY REPAIR FUND

Balance at 01 st January 2024	37,577.01	
Add:- Adjustment on revaluation of Fund	1,911.47	
	<hr/>	39,488.48

INCOME ACCOUNT

Balance at 01 st January 2024	122,311.25	
Add:- Excess of income over expenditure for the year to 31st December 2024	13,229.08	
	<hr/>	135,540.33
		<hr/>
		£ 437,432.13
		<hr/>

FOUNDATION FUNDS

Investments in stocks as per schedule attached	262,403.32	✓
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REPAIR FUND and EMERGENCY REPAIR FUND

Investment in stocks as per schedule attached	39,488.48	✓
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INCOME ACCOUNT

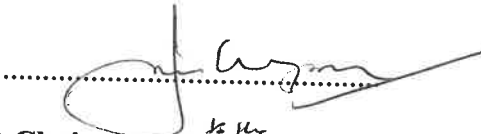
Cash at bank: Trustees' Current Account	32,564.16	✓	
Trustees' Deposit Account	5,741.47	✓	
COIF Charities Deposit Fund	97,234.70	✓	
	<hr/>		135,540.33
			✓

<hr/>	£437,432.13	✓
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ANNUAL REPORT OF THE TRUSTEES

1. The Charity is set up to provide Almshouses in accordance with the terms of the Charity's Scheme.
2. A management agreement exists with Orwell Housing Association whereby all income and expenses, relating to the almshouses, were received, paid and managed by Orwell Housing Association, who in turn will put and maintain the Almshouses in good repair and the costs are secured by a Legal Charge. Such income and expenditure details are recorded in accounts of Orwell Housing Ltd.
3. Details of the Trustees and other required information may be found elsewhere in these accounts.
4. The accounts have been prepared on a receipts and payments basis.

Dated this 18 day of March 2025


Chairman of the Trustees

Trustees' annual report for the period



CHARITY COMMISSION
FOR ENGLAND AND WALES

Period start date

0	1	0	1	2	4
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 Period end date

3	1	1	2	2	4
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Charity name

M	A	R	G	A	R	E	T		O	G	I	L	V	I	E		A	L	M	S	H	O	U	S	E		C	H	A	R	I	T	Y
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Charity No
(if any)

2	1	1	6	7	7
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Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Provision of Almshouses
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of Almshouses, maintaining properties belonging to the Charity to support the main function.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	limited by Scheme.

Additional information (optional)

You may choose to include further statements where relevant about:


	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Ensuring the Ashushouses and property are maintained for the benefit of those entitled - and reviewing the position on a regular basis.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	Sound financial basis.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Preparing for future expansion of Almshouses on land belonging to the Charity
Amount of reserves held	Para 1.22	Possibly £100,000 in reserve
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	Investment income from Foundation Funds.
Investment policy and objectives including any social investment policy adopted	Para 1.46	/
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	<i>Scheme</i>
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	<i>Unincorporated association on terms set out by the Scheme</i>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<i>As regulated by the Scheme</i>

Additional information (optional)

You may choose to include further statements where relevant about:

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

Reference and Administrative details

Charity name	Margaret Ogilvie Almshouse Charity
Other name the charity uses	—
Registered charity number	21677
Charity's principal address	18 The Thoroughfare, Halesworth, Suffolk IP19 8AJ (being correspondence address of the clerk).

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	Robert Ogilvie	Chairman		
2	Hamish Ogilvie			
3	Eric Atkinson			
4	Frances Paul			
5	Shelly Cowlin			
6	Phil Hardman			
7	Kath Shadbolt			
8	Christopher Burrell-Saward			
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Reference and Administrative details

(cont)

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Clerk to Trustees	Nicola Clayton	18 The Thoroughfare, Halesworth, Suffolk, IP19 8AJ

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information


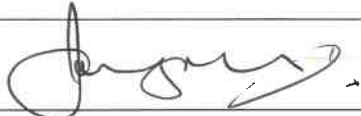
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Nicola Jane Clayton	Jonathan Marshall Margason
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Position (eg Secretary,
Chair, etc)

(New) Clerk to the Trustees	(Retiring) Clerk to the Trustees.
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Date

27 / 08 / 2025
