



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

The Bannatyne and Hines Almshouses

On accounts for the year  
ended

2020

Charity no  
(if any)

211866

Set out on pages

Receipts and Payments Accounts - pages 3 & 4 ~~of the page numbers of the accounts~~

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31/12/2020

Responsibilities and  
basis of report

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

I report in respect of my examination of the 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

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

- ~~• the accounting records were not kept in accordance with section 130  
of the Charities 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:

*Robert Leslie*

Date:

02-09-2021

Name:

ROBERT LESLIE

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

ACIS

Address:

GP Allen Accountants, Armoury House, Armoury Road

<b>Section B</b>	<b>Disclosure</b>
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
The Bannatyne and Hines Almshouses

No (if any)  
211866

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01.01.2020

To

Period end date  
31.12.2020

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Contribution from residents	28,440	-	-	28,440	24,173
Interest Leeds Building Society	0	-	-	0	-
Investment with M&G	- 95	-	-	- 95	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>28,345</b>	<b>-</b>	<b>-</b>	<b>28,345</b>	<b>24,173</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>28,345</b>	<b>-</b>	<b>-</b>	<b>28,345</b>	<b>24,173</b>
<b>A3 Payments</b>					
Operating expenditure	9,053	-	-	9,053	8,200
Loan repayment	16,164	-	-	16,164	-
Hines Almshouse refurbishment	-	-	-	-	18,720
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>25,217</b>	<b>-</b>	<b>-</b>	<b>25,217</b>	<b>26,920</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>25,217</b>	<b>-</b>	<b>-</b>	<b>25,217</b>	<b>26,920</b>
<b>Net of receipts/(payments)</b>	<b>3,128</b>	<b>-</b>	<b>-</b>	<b>3,128</b>	<b>- 2,748</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>3,128</b>	<b>-</b>	<b>-</b>	<b>3,128</b>	<b>- 2,748</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 £
<b>B1 Cash funds</b>	Leeds B.S.	712	-	-
	Co-op	10,047	-	-
		-	-	-
	<b>Total cash funds</b>	<b>10,759</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Capital	Unrestricted	-	2,900
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Loan repayment		-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	S. Green	Sally Green	02/09/2021	



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

**From 1<sup>st</sup> January 2020 To 30 December 2020**

**Charity name: The Bannatyne and Hines Almshouses**

**Charity registration number: 211866**

## **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(a) the provision of housing accommodation for beneficiaries  (b) such charitable purposes for the benefit of the residents as the trustees decide.
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	Providing accommodation for elderly village residents on low income
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes, Trustees take into consideration guidance issued by the Charity Commission

## **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	We provide housing accommodation for number of resident and they benefit from low cost affordable housing and maintained in good conditionaries

### Additional information (optional)

You may choose to include further statements where relevant about:

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

Review of the charity's financial position at the end of the period	Para 1.21	See attached Accounts for 2020
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	For maintaining and refurbishing properties
Amount of reserves held	Para 1.22	Minimum £10,000
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
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:		
Type of governing document (trust deed, royal charter)	Para 1.25	Scheme dated 3 February 2005
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust Deed
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	Trustees are Aldham village residents. Vacancies are advertised in local paper and on social media

### Additional information (optional)

You may choose to include further statements where relevant about:

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	The Bannatyne and Hines Almshouses
Other name the charity uses	N/A
Registered charity number	211866
Charity's principal address	c/o 6 Church Grove Aldham Colchester CO6 3SA



### **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	Sally Green	Chair		
2	Lindsay Gough			
3	Susan Kingham			
4	Alan Knott			
5				
6				
7				
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18				
19				
20				

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### 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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## 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)		
Full name(s)	Sally Green	
Position (eg Secretary, Chair, etc)	Chair	
Date	14 September 2021	