

ALMHOUSE CHARITIES

England & Wales - Charity number 212296

Details

Status Registered

Legal form Other

Registered 1969-01-07

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

Contact

Address 27 Acacia Drive
Maldon
CM9 6AW

Phone 07930583802

Email withamunitedcharities@gmail.com

Activities

Objects: SEE CONSTITUENTS OF GROUP

Activities: To provide and maintain accomodation for almshouse and other tenants and appointees

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Accommodation/housing, Other Charitable Purposes
- **Who:** Elderly/old People, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£87,187	£71,915	-	-
2023-12-31	£71,980	£42,771	-	-
2022-12-31	£68,332	£61,454	-	-
2021-12-31	£75,129	£63,143	-	-
2020-12-31	£70,316	£34,198	-	-

Trustees

Name	Role	Appointed
PHILIP BARLOW	Chair	2012-11-14
PATRICIA CHAPMAN		
Rev Jonathan Llewelyn Pritchard		2023-06-15
Sandra Howell		2021-02-16
Sue Wilson		2015-06-11

Linked charities

- THOMAS GREENE (212296-1)
- BRIDGE STREET ALMSHOUSES (212296-2)
- GEORGE ARMOND (212296-3)
- DAME CATHERINE BARNARDISTON (212296-4)
- CHARLOTTE KING (212296-5)

ALMSHOUSE CHARITIES

England & Wales - Charity number 212296

Accounts

ALMSHOUSE CHARITIES

TRUSTEE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES

The trustees present their annual report and the financial statements of the charity for the year ended 31 December 2024

Reference and Administrative Details of the Charity, it's Trustees and Advisers

Trustees during the Year

Mr P R Barlow (Chairman)

Mrs P Chapman

Mr R Cullum

Mrs S Howell

Revd Dr J Pritchard

Mrs S Wilson

The charity is the consolidation of the following:

The charity of Thomas Greene (1491)

Bridge Street Almshouses charity (1507)

The charity of George Almond (1627)

The charity of Catherine Barnardiston for bread (1632)

The charity of Catherine Barnardiston for preacher and other purposes (1681)

The charity of Charlotte King (1875)

The charity was registered under the Charities Act 1960, charity registration no. 212296.

The policy and general management of the affairs of the charity are directed by the Board of Trustees.

Registered office

The Clerk to the Trustees

WitLet Ltd

10 Guithavon Street, Witham, Essex CM8 1BN

ALMSHOUSE CHARITIES***REPORT OF THE TRUSTEES - continued******Independent examiner*****Graham Young FCCA**

59 Widford Road
Chelmsford
Essex
CM2 8SY

Bankers

Barclays Bank plc
Leicester
LE87 2BB

Solicitors

Bawtree & Sons
65 Newland Street
Witham
Essex

1. Structure, Governance and Management**Current Constitution**

The charity is unincorporated, governed by a definitive Trust Deed and Rules dated 24 May 1929 and variation 28 November 1968.

The purpose of the charity is to provide and maintain 17 units of accommodation of which 5 are for Almshouse appointees and 12 for other tenants.

Risk Review

The Trustees have continued to conduct their reviews of the major risks to which the charity is exposed and systems have been identified to mitigate those risks. External risks regarding the need to prevent deterioration of property have resulted in the development of a refurbishment plan. Internal risks are minimised by the implementation of financial control and regulation procedures and these are regularly reviewed to ensure they still meet the needs of the charity.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charities properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £ 15,272 (2023 - £29,209) for the year. Work on refurbishing a further two properties commenced during 2024 and both were completed and occupied in 2024.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES -continued

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

The Charity follows guidance from the Charity Commission regarding the format of the receipts and payments accounts which do not claim to show a true and fair view of the Charity's financial activities and state of affairs. A consistent accounting convention from year to year has been applied.

Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with The Charities (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 3rd April 2025

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2024 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 which gives me cause to believe in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

G Young FCCA

**59 Widford Road
Chelmsford, Essex
CM2 8SY**

ALMSHOUSE CHARITIES**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	Year Ended 31. 12. 2023
RECEIPTS				
Almshouse housing income	15591	-	15591	7641
Other housing rent and water rates income	66934	-	66934	61450
Rent deposits	-	-	-	600
M&G Charity bond income dividend received	299	-	299	281
Bank interest	4305	-	4305	2008
Income from Black Rock funds	58	-	58	-
	<u>87187</u>	<u>-</u>	<u>87187</u>	<u>71980</u>
	=====	=====	=====	=====
PAYMENTS				
DIRECT CHARITABLE EXPENSES				
Council tax re vacant properties	870	-	870	7175
Subscription National Assn Alms	267	-	267	153
Environment and water rates	787	-	787	7130
Insurance	2418	-	2418	2335
General maintenance to properties	17583	-	17583	15368
Refurbishments to properties	25701	-	25701	1620
Solicitors fee re CIO set up	300	-	300	660
Legal fees - gaining possession	3283	-	3283	205
New white goods	-	-	-	1364
Utility bills re. vacant properties	347	-	347	49
Deposits paid	-	-	-	600
Gardening & tree cutting	1130	-	1130	970
Reclaimable from tenant	372	-	372	-
Sundry	88	-	88	342
Bank charges	68	-	68	-
	<u>53214</u>	<u>-</u>	<u>53214</u>	<u>37971</u>
	=====	=====	=====	=====
ADMINISTRATIVE EXPENSES				
Clerk's fees - Witlet for 8 months	8845	-	8845	-
Retiring clerks fees for 12 months	4416	-	4416	4800
- ad hoc fees	4240	-	4240	-
Independent Examiners fees	1200	-	1200	-
	<u>18701</u>	<u>-</u>	<u>18701</u>	<u>4800</u>
	=====	=====	=====	=====
PAYMENTS FROM RESTRICTED FUNDS				
Preacher - Barnardiston Charity	-	-	-	-
King Educational fund donation	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	=====	=====	=====	=====
TOTAL PAYMENTS	71915	-	71915	42771
	=====	=====	=====	=====
EXCESS OF RECEIPTS OVER PAYMENTS	15272	-	15272	29209
BANK BALANCES AT 1/1/2024	-	-	<u>385985</u>	<u>356776</u>
BANK BALANCES AT 31/12/2024	-	-	<u>401257</u>	<u>385985</u>

ALMSHOUSE CHARITIES

7.

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Restricted Funds		
General Fund £	Barnardiston Preacher Fund £	King Educational Fund £	
<u>MONETARY ASSETS</u>			
<u>Cash balances</u>			
Barclays Bank current account	98868	-	-
Barclays Bank Business Saver Deposit acc	216124		
Unity Trust Bank current account	44932	-	-
Unity Trust Bank instant access account	41102	-	-
WitLet Ltd - Client A/c Sinking fund	231		
Total cash at banks at 31 December 2024	401257	-	-
<u>Investment Assets</u>			
<u>BlackRock Charities UK Bond Fund</u>			
Recoopment Account - Accumulation	14983		
Extraordinary Repair Fund - Accumulation	1793		
Kings Educational Foundation - Income			223
Barnardiston for Preacher and other purposes - Income		490	
03 -Income shares	1522		
Market value at 31 December 2024	£18298	£490	£223
<u>M&G Charity Multi Asset Fund</u>			
7,385 income shares			
Market value at 31 December 2024	6855	-	-
<u>Assets for the Charity's own use</u>			
<u>Debtors and Prepayments</u>			
Net rent & water rate arrears at 31/12/24	9147	-	-
Dividend income from Blackrock	620	-	
Council tax refund due	288		-
	=====		
<u>Tangible Fixed Assets - Freehold land and buildings</u>			
24-40c & 50-52 Church Street, Witham			
22, 23, 24 Chalks Road, Witham			
Valuation 1/1/1993	£785,000	-	-
<u>LIABILITIES</u>			
Independent Examiner's fees	300	-	-
Clerk's fees	1102		
Legal fees - gaining possession	1912		
Utility bills re. vacant properties	3029		
Other	170		
	=====	=====	=====

These financial statements were approved by the Trustees on the 3rd April 2025 and signed on their behalf by:

P R Barlow - Chairman

ALMSHOUSE CHARITIES

England & Wales - Charity number 212296

Accounts

ALMSHOUSE CHARITIES

TRUSTEE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

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Trustees during the Year

Mr P R Barlow (Chairman)

Mrs P Chapman

Mr R Cullum

Mr P Horner (retired 23 November 2023)

Mrs S Howell

Revd Dr J Pritchard (appointed 15 June 2023)

Mr W Rose (retired 23 November 2023)

Mrs S Wilson

The charity is the consolidation of the following:

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Bridge Street Almshouses charity (1507)

The charity of George Almond (1627)

The charity of Catherine Barnardiston for bread (1632)

The charity of Catherine Barnardiston for preacher and other purposes (1681)

The charity of Charlotte King (1875)

The charity was registered under the Charities Act 1960, charity registration no. 212296.

The policy and general management of the affairs of the charity are directed by the Board of Trustees.

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The Clerk to the Trustees

27 Acacia Drive

Maldon, Essex CM9 6AW

ALMSHOUSE CHARITIES***REPORT OF THE TRUSTEES - continued******Independent examiner*****Graham Young FCCA**

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The charity is unincorporated, governed by a definitive Trust Deed and Rules dated 24 May 1929 and variation 28 November 1968.

The purpose of the charity is to provide and maintain 17 units of accommodation of which 5 are for Almshouse appointees and 12 for other tenants.

Risk Review

The Trustees have continued to conduct their reviews of the major risks to which the charity is exposed and systems have been identified to mitigate those risks. External risks regarding the need to prevent deterioration of property have resulted in the development of a refurbishment plan. Internal risks are minimised by the implementation of financial control and regulation procedures and these are regularly reviewed to ensure they still meet the needs of the charity.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charities properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £ 29,209 (2022 - £6,878) for the year. Work on refurbishing a further two properties commenced during 2023 and one was completed and occupied in 2023.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES -continued

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

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They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 8th March 2024

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2023 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and basis of report

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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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 which gives me cause to believe in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

G Young FCCA

**59 Widford Road
Chelmsford, Essex
CM2 0JD**

ALMSHOUSE CHARITIES**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	Year Ended 31. 12. 2022
RECEIPTS				
Almshouse housing income	7641	-	7641	6186
Other housing rent and water rates income	61450	-	61450	61213
Rent deposits	600	-	600	470
M&G Charity bond income dividend received	281	-	281	259
Bank interest	2008	-	2008	204
Income from Black Rock funds	-	-		-
	<u>71980</u>	<u>-</u>	<u>71980</u>	<u>68332</u>
	=====	=====	=====	=====
PAYMENTS				
DIRECT CHARITABLE EXPENSES				
Council tax re vacant properties	7175	-	7175	8442
Subscription National Assn Alms	153	-	153	-
Environment and water rates	7130	-	7130	7385
Insurance	2335	-	2335	2146
General maintenance to properties	15368	-	15368	15506
Refurbishments of 26, 40a and 50 Church Street	1620	-	1620	20747
Solicitors fee re CIO set up	660		660	-
Other professional fees	205		205	-
New white goods	1364	-	1364	612
Utility bills re. Vacant properties	49	-	49	536
Deposits paid	600	-	600	-
Gardening & tree cutting	970	-	970	1082
Sundry	342	-	342	198
	<u>37971</u>	<u>-</u>	<u>37971</u>	<u>56654</u>
	=====	=====	=====	=====
ADMINISTRATIVE EXPENSES				
Clerk's fees - for year	4800	-	4800	4800
- ad hoc fees	-	-	-	-
Independent Examiners fees	-	-	-	-
	<u>4800</u>	<u>-</u>	<u>4800</u>	<u>4800</u>
	=====	=====	=====	=====
PAYMENTS FROM RESTRICTED FUNDS				
Preacher - Barnardiston Charity	-	-	-	-
King Educational fund donation	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	=====	=====	=====	=====
TOTAL PAYMENTS	42771	-	42771	61454
	=====	=====	=====	=====
EXCESS OF RECEIPTS OVER PAYMENTS	29209		29209	6878
BANK BALANCES AT 1/1/2023			<u>356776</u>	<u>349898</u>
BANK BALANCES AT 31/12/2023			<u>385985</u>	<u>356776</u>

ALMSHOUSE CHARITIES**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

	Restricted Funds		
	General	Barnardiston	King
	Fund	Preacher	Educational
	£	Fund	Fund
<u>MONETARY ASSETS</u>		£	£
<u>Cash balances</u>			
Barclays Bank current account	88064	-	-
Barclays Bank Business Saver Deposit acc	212921		
Unity Trust Bank current account	45000	-	-
Unity Trust Bank instant access account	40000	-	-
	<hr/>	<hr/>	<hr/>
Total cash at bank at 31 December 2023	385985	-	-
	<hr/>	<hr/>	<hr/>
<u>Investment Assets</u>			
<u>BlackRock Charities UK Bond Fund</u>			
Recoopment Account - Accumulation	15040		
Extraordinary Repair Fund - Accumulation	1800		
Kings Educational Foundation - Income			233
Barnardiston for Preacher and other purposes - Income		513	
03 -Income shares	1593		
	<hr/>	<hr/>	<hr/>
Market value at 31 December 2023	£18433	£513	£233
	<hr/>	<hr/>	<hr/>
<u>M&G Charity Multi Asset Fund</u>			
7,385 income shares			
Market value at 31 December 2023	6633	-	-
	<hr/>	<hr/>	<hr/>
<u>Assets for the Charity's own use</u>			
<u>Debtors and Prepayments</u>			
Net rent & water rate arrears at 31/12/23	7835	-	-
Prepaid Water/Sewerage to 31/3/24	1755	-	-
Dividend income from Blackrock	536	-	-
	=====		
 Tangible Fixed Assets - Freehold land and buildings			
24 - 40c Church Street Witham			
50 - 52 Church Street			
22, 23, 24 Chalks Road			
Valuation 1/1/1993	<hr/>	<hr/>	<hr/>
	£785,000	-	-
	<hr/>	<hr/>	<hr/>
<u>LIABILITIES</u>			
Independent Examiner's fees	1350	-	-
Clerk's adhoc fees	4250		
	=====	=====	=====

These financial statements were approved by the Trustees on the 8th March 2024 and signed on their behalf by:

P R Barlow - Chairman

ALMSHOUSE CHARITIES

England & Wales - Charity number 212296

Accounts

ALMSHOUSE CHARITIES

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Maldon CM9 6AW

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59 Widford Road
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Bankers

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Leicester
LE87 2BB

Solicitors

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Witham
Essex

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ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charities properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £6,878 (2021 - £11,986) for the year. Work on refurbishing a further two properties commenced during 2022 and both were completed and relet in 2022.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

The Charity follows guidance from the Charity Commission regarding the format of the receipts and payments accounts which do not claim to show a true and fair view of the Charity's financial activities and state of affairs. A consistent accounting convention from year to year has been applied.

Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with The Charities (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 15th June 2023

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2022 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 which gives me cause to believe in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

G Young FCCA

**59 Widford Road
Chelmsford, Essex
CM2 0JD**

ALMSHOUSE CHARITIES**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	Year Ended 31. 12. 2021
RECEIPTS				
Almshouse housing income	6186	-	6186	6186
Other housing rent and water rates income	61213	-	61213	67985
Rent deposits	470	-	470	670
M&G Charity bond income dividend received	259	-	259	244
Bank interest	204	-	204	21
Income from Black Rock funds	-	-	-	23
	<u>68332</u>	<u>-</u>	<u>68332</u>	<u>75129</u>
	=====	=====	=====	=====
PAYMENTS				
DIRECT CHARITABLE EXPENSES				
Council tax re vacant properties	8442	-	8442	6595
Subscription National Assn Alms	-	-	-	146
Environment and water rates	7385	-	7385	7586
Insurance	2146	-	2146	2015
General maintenance to properties	15506	-	15506	10118
Refurbishments of 26, 40a and 50 Church Street	20747	-	20747	23952
Dry Eco heater in 52 Church Street	-	-	-	786
Combi boiler in 40b Church Street	-	-	-	2310
New white goods	612	-	612	2677
Utility bills re. Vacant properties	536	-	536	683
Deposit Protection Society	-	-	-	670
Gardening & tree cutting	1082	-	1082	625
Sundry	198	-	198	180
	<u>56654</u>	<u>-</u>	<u>56654</u>	<u>58343</u>
	-----	-----	-----	-----
ADMINISTRATIVE EXPENSES				
Clerk's fees - for year	4800	-	4800	4800
- ad hoc fees	-	-	-	-
Independent Examiners fees	-	-	-	-
	<u>4800</u>	<u>-</u>	<u>4800</u>	<u>4800</u>
	-----	-----	-----	-----
PAYMENTS FROM RESTRICTED FUNDS				
Preacher - Barnardiston Charity	-	-	-	-
King Educational fund donation	-	-	-	-
	-----	-----	-----	-----
TOTAL PAYMENTS	<u>61454</u>	<u>-</u>	<u>61454</u>	<u>63143</u>
	=====	=====	=====	=====
EXCESS OF RECEIPTS OVER PAYMENTS	6878		6878	11986
BANK BALANCES AT 1/1/2022			<u>349898</u>	<u>337912</u>
BANK BALANCES AT 31/12/2022			<u>356776</u>	<u>349898</u>

ALMSHOUSE CHARITIES

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

	Restricted Funds		
	General	Barnardiston	King
	<u>Fund</u>	<u>Preacher</u>	<u>Educational</u>
	£	Fund	Fund
	£	£	£
<u>MONETARY ASSETS</u>			
<u>Cash balances</u>			
Bank current account	145862	-	-
Bank Business Saver Deposit Account	210914	-	-
Total cash at bank at 31 December 2022	356776	-	-
<u>Investments</u>			
<u>BlackRock Charities UK Bond Fund</u>			
Recoopment Account - Accumulation	14187		
Extraordinary Repair Fund - Accumulation	1698		
Kings Educational Foundation - Income			230
Barnardiston for Preacher and other purposes - Income		504	
03 -Income shares	1567		
Market value at 31 December 2022	£17452	£504	£230
<u>M&G Charity Multi Asset Fund</u>			
7,385 income shares			
Market value at 31 December 2022	6522	-	-
<u>Debtors</u>			
Net rent & water rate arrears at 31/12/22	3806	-	-
Prepaid Water/Sewerage to 31/3/23	1729	-	-
Dividend income from Blackrock	451	-	-
	=====		
<u>Other Assets</u>			
Tangible Fixed Assets – Freehold land and buildings			
24 – 40c Church Street Witham			
50a – 52 Church Street			
22, 23, 24 Chalks Road			
Valuation 1/1/1993	£785,000	-	-
<u>LIABILITIES</u>			
Independent Examiners fees	1050	-	-
Clerk’s adhoc fees	3800		
	=====	=====	=====

These financial statements were approved by the Trustees on the 15th June 2023 and signed on their behalf by:

P R Barlow – Chairman

ALMSHOUSE CHARITIES

England & Wales - Charity number 212296

Accounts

ALMSHOUSE CHARITIES

TRUSTEE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

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ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES

The trustees present their annual report and the financial statements of the charity for the year ended 31 December 2021

Reference and Administrative Details of the Charity, it's Trustees and Advisers

Trustees during the Year

Mr P R Barlow (Chairman)

Mrs P Chapman

Mr R Cullum

Mr P Horner

Mrs S Howell (appointed 16 February 2021)

Mr W Rose

Mrs S Wilson

The charity is the consolidation of the following:

The charity of Thomas Greene (1491)

Bridge Street Almshouses charity (1507)

The charity of George Almond (1627)

The charity of Catherine Barnardiston for bread (1632)

The charity of Catherine Barnardiston for preacher and other purposes (1681)

The charity of Charlotte King (1875)

The charity was registered under the Charities Act 1960, charity registration no. 212296.

The policy and general management of the affairs of the charity are directed by the Board of Trustees.

Registered office

The Clerk to the Trustees

27 Acacia Drive

Maldon CM9 6AW

ALMSHOUSE CHARITIES***REPORT OF THE TRUSTEES - continued******Independent examiner*****Graham Young FCCA**

59 Widford Road
Chelmsford
Essex
CM2 8SY

Bankers

Barclays Bank plc
Leicester
LE87 2BB

Solicitors

Bawtree & Sons
65 Newland Street
Witham
Essex

1. Structure, Governance and Management**Current Constitution**

The charity is unincorporated, governed by a definitive Trust Deed and Rules dated 24 May 1929 and variation 28 November 1968.

The purpose of the charity is to provide and maintain 17 units of accommodation of which 5 are for Almshouse appointees and 12 for other tenants.

Risk Review

The Trustees have continued to conduct their reviews of the major risks to which the charity is exposed and systems have been identified to mitigate those risks. External risks regarding the need to prevent deterioration of property have resulted in the development of a refurbishment plan. Internal risks are minimised by the implementation of financial control and regulation procedures and these are regularly reviewed to ensure they still meet the needs of the charity.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charities properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £11,986 (2020 - £36,118) for the year. Work on refurbishing two properties commenced during 2020 and one was completed and relet in 2021 and the second should be completed in the 1st half of 2022.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

The Charity follows guidance from the Charity Commission regarding the format of the receipts and payments accounts which do not claim to show a true and fair view of the Charity's financial activities and state of affairs. A consistent accounting convention from year to year has been applied.

Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with The Charities (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 10th March 2022

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2021 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 2021.

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 which gives me cause to believe in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

G Young FCCA

**59 Widford Road
Chelmsford, Essex
CM2 0JD**

ALMSHOUSE CHARITIES**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	Year Ended 31. 12. 2020
RECEIPTS				
Almhouse housing income	6186	-	6186	6186
Other housing rent and water rates income	67985	-	67985	63530
Rent deposits	670	-	670	-
M&G Charity bond income dividend received	244	-	244	258
Bank interest	21	-	21	300
Income from Black Rock funds	-	23	23	-
	<u>75106</u>	<u>23</u>	<u>75129</u>	<u>70274</u>
	=====	=====	=====	=====
PAYMENTS				
DIRECT CHARITABLE EXPENSES				
Council tax re vacant property	6595	-	6595	7935
Subscription National Assn Alms	146	-	146	282
Environment and water rates	7586	-	7586	6708
Insurance	2015	-	2015	1968
General maintenance to properties	10118	-	10118	4079
Refurbishment to 50 Church Street	23952	-	23952	2412
Dry Eco heater in 52 Church Street	786	-	786	-
Combi boiler in 40b Church Street	2310	-	2310	-
New kitchen & appl'ces " "	2677	-	2677	-
Utility bills re. Vacant properties	683	-	683	885
Deposit Protection Society	670	-	670	-
Gardening & tree cutting	625	-	625	450
Sundry	180	-	180	179
	<u>58343</u>	<u>-</u>	<u>58343</u>	<u>24898</u>
	=====	=====	=====	=====
ADMINISTRATIVE EXPENSES				
Clerk's fees - for year	4800	-	4800	4800
- adhoc fees	-	-	-	-
Independent Examiners fees	-	-	-	300
Architects fee Quinquennial survey	-	-	-	4200
	<u>4800</u>	<u>-</u>	<u>4800</u>	<u>9300</u>
	=====	=====	=====	=====
PAYMENTS FROM RESTRICTED FUNDS				
Preacher - Barnardiston Charity	-	-	-	-
King Educational fund donation	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	=====	=====	=====	=====
TOTAL PAYMENTS	63143	-	63143	34198
	=====	=====	=====	=====
EXCESS OF RECEIPTS OVER PAYMENTS	11963	23	11986	36118
BANK BALANCES AT 1/1/2021			<u>337912</u>	<u>301794</u>
BANK BALANCES AT 31/12/2021			<u>349898</u>	<u>337912</u>

ALMSHOUSE CHARITIES

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

	Restricted Funds		
	General	Barnardiston	King
	<u>Fund</u>	<u>Preacher</u>	<u>Educational</u>
	£	£	£
<u>MONETARY ASSETS</u>			
<u>Cash balances</u>			
Bank current account	139188	-	-
Bank Business Saver Deposit Account	210710	-	-
Total cash at bank at 31 December 2021	<u>349898</u>	<u>-</u>	<u>-</u>
<u>Investments</u>			
<u>BlackRock Charities UK Bond Fund</u>			
Recoopment Account - Accumulation	£17212		
Extraordinary Repair Fund - Accumulation	£2060		
Kings Educational Foundation - Income			£289
Barnardiston for Preacher and other purposes - Income		£635	
03 -Income shares	£1972		
Market value at 31 December 2021	<u>£21244</u>	<u>£635</u>	<u>£289</u>
<u>M&G Charity Multi Asset Fund</u>			
7,385 income shares			
Market value at 31 December 2021	<u>£6731</u>	<u>-</u>	<u>-</u>
<u>Debtors</u>			
Net rent & water rate arrears at 31/12/21	£450	-	-
Prepaid Water/Sewerage to 31/3/22	£1937	-	-
Dividend income from Blackrock	£365	-	-
	=====		
<u>Other Assets</u>			
Tangible Fixed Assets – Freehold land and buildings			
24 – 40c Church Street Witham			
50a – 52 Church Street			
22, 23, 24 Chalks Road			
Valuation 1/1/1993	<u>£785,000</u>	<u>-</u>	<u>-</u>
<u>LIABILITIES</u>			
Independent Examiners fees	£650	-	-
Clerk’s adhoc fees	£2200		
	=====	=====	=====

These financial statements were approved by the Trustees on the 10 March 2022 and signed on their behalf by:

ALMSHOUSE CHARITIES

England & Wales - Charity number 212296

Accounts

ALMSHOUSE CHARITIES

TRUSTEE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

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ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES

The trustees present their annual report and the financial statements of the charity for the year ended 31 December 2020

Reference and Administrative Details of the Charity, it's Trustees and Advisers

Trustees during the Year

Mr P R Barlow (Chairman)

Mr R A Belsham (dec'd 9th September 2020)

Mrs P Chapman

Mr R Cullum (appointed 3rd December 2020)

Mrs M E Galione (retired 21st October 2020)

Mr P Horner

Mr P Latchford (dec'd 16th March 2020)

Mrs J Money (retired 21st October 2020)

Mr W Rose (appointed 3rd December 2020)

Mrs S Wilson

The charity is the consolidation of the following:

The charity of Thomas Greene (1491)

Bridge Street Almshouses charity (1507)

The charity of George Almond (1627)

The charity of Catherine Barnardiston for bread (1632)

The charity of Catherine Barnardiston for preacher and other purposes (1681)

The charity of Charlotte King (1875)

The charity was registered under the Charities Act 1960, charity registration no. 212296.

The policy and general management of the affairs of the charity are directed by the Board of Trustees.

Registered office

The Clerk to the Trustees

27 Acacia Drive

Maldon CM9 6AW

ALMSHOUSE CHARITIES***REPORT OF THE TRUSTEES - continued******Independent examiner*****Graham Young FCCA**

59 Widford Road
Chelmsford
Essex
CM2 8SY

Bankers

Barclays Bank plc
Leicester
LE87 2BB

Solicitors

Bawtree & Sons
65 Newland Street
Witham
Essex

1. Structure, Governance and Management**Current Constitution**

The charity is unincorporated, governed by a definitive Trust Deed and Rules dated 24 May 1929 and variation 28 November 1968.

The purpose of the charity is to provide and maintain 17 units of accommodation of which 5 are for Almshouse appointees and 12 for other tenants.

Risk Review

The Trustees have continued to conduct their reviews of the major risks to which the charity is exposed and systems have been identified to mitigate those risks. External risks regarding the need to prevent deterioration of property have resulted in the development of a refurbishment plan. Internal risks are minimised by the implementation of financial control and regulation procedures and these are regularly reviewed to ensure they still meet the needs of the charity.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charities properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £ 36,118 (2019 - £28,272) for the year. Work on refurbishing two properties commenced during the year and should be completed in 2021.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

The Charity follows guidance from the Charity Commission regarding the format of the receipts and payments accounts which do not claim to show a true and fair view of the Charity's financial activities and state of affairs. A consistent accounting convention from year to year has been applied.

Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with The Charities (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 21 September 2021

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2020 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 2020.

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 which gives me cause to believe in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

G Young FCCA

**59 Widford Road
Chelmsford, Essex
CM2 0JD**

ALMSHOUSE CHARITIES**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	Year Ended 31. 12. 2019
RECEIPTS				
Almhouse housing income	6186	-	6186	6186
Other housing rent and water rates income	63530	-	63530	60655
Rent deposits	-	-	-	-
NAAIF dividend received	258	-	258	258
Bank interest	300	-	300	628
Income on Charinco shares	-	42	42	30
	<u>70274</u>	<u>42</u>	<u>70316</u>	<u>67757</u>
	=====	=====	=====	=====
PAYMENTS				
DIRECT CHARITABLE EXPENSES				
Council tax re vacant property	7935	-	7935	8599
Subscription National Assn Alms	282	-	282	133
Environment and water rates	6708	-	6708	7370
Insurance	1968	-	1968	1897
General maintenance to properties	4079	-	4079	6110
Refurbishment to 50 Church Street	2412	-	2412	8598
Utility bills re. Vacant properties	885	-	885	265
Deposit Protection Society	-	-	-	-
Gardening & tree cutting	450	-	450	1360
Sundry	179	-	179	53
	<u>24898</u>	<u>-</u>	<u>24898</u>	<u>34385</u>
	-----	-----	-----	-----
ADMINISTRATIVE EXPENSES				
Clerk's fees - for year	4800	-	4800	4800
- adhoc fees	-	-	-	-
Independent Examiners fees	300	-	300	300
Architects fees Quinquennial survey	4200	-	4200	-
	<u>9300</u>	<u>-</u>	<u>9300</u>	<u>5100</u>
	-----	-----	-----	-----
PAYMENTS FROM RESTRICTED FUNDS				
Preacher - Barnardiston Charity	-	-	-	-
King Educational fund donation	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	-----	-----	-----	-----
TOTAL PAYMENTS	34198	-	34198	39485
	=====	=====	=====	=====
EXCESS OF RECEIPTS OVER PAYMENTS	36076	42	36118	28272
BANK BALANCES AT 1/1/2020			<u>301794</u>	<u>273522</u>
BANK BALANCES AT 31/12/2020			<u>337912</u>	<u>301794</u>

ALMSHOUSE CHARITIES

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

	Restricted Funds		
	General	Barnardiston	King
	<u>Fund</u>	<u>Preacher</u>	<u>Educational</u>
	£	£	£
<u>MONETARY ASSETS</u>			
<u>Cash balances</u>			
Bank current account	127223	-	-
Bank Business Saver Deposit Account	210689	-	-
Total cash at bank at 31 December 2020	337912	-	-
<u>Investments</u>			
<u>BlackRock Charities UK Bond Fund</u>			
Recoopment Account - Accumulation	£17871		
Extraordinary Repair Fund - Accumulation	£2140		
Kings Educational Foundation - Income Barnardiston for Preacher and other purposes - Income		£681	£310
03 -Income shares	£2115		
Market value at 31 December 2020	£22126	£681	£310
<u>M&G Charity Multi Asset Fund</u>			
7,385 income shares			
Market value at 31 December 2020	£6175	-	-
<u>Debtors</u>			
Net rent & water rate arrears at 31/12/20	£900	-	-
Prepaid Water/Sewerage to 31/3/21	£1692	-	-
Charinco income from Blackrock	£279	-	-
	=====		
<u>Other Assets</u>			
Tangible Fixed Assets – Freehold land and buildings 24 – 40c Church Street Witham 50a – 52 Church Street 22, 23, 24 Chalks Road			
Valuation 1/1/1993	£785,000	-	-
<u>LIABILITIES</u>			
Independent Examiners fees	£650	-	-
Clerk’s adhoc fees	£1770		
	=====	=====	=====

These financial statements were approved by the Trustees on the 16 September 2021 and signed on their behalf by:

P R Barlow – Chairman

16 September 2021