

Mrs de Lannoy and Haven Homes Almshouse Charity

Charity Registration number: 214805



Mrs de Lannoy and Haven Homes Almshouse Charity

Trustees' Report and Financial Statements

For the year ended 31 December 2025

Mrs de Lannoy and Haven Homes Almshouse Charity

Reference and Administrative Details

Charity Name	Mrs de Lannoy and Haven Homes Almshouse Charity
Charity registration number	214805
Principal office	Trinity Hall Mill Crescent Crowborough East Sussex TN6 2QU
Trustees	Mr R D Bailey, Chair Mrs J Begbie Mrs R Clark Mrs G Dean (resigned 22 January 2025) Mrs J Goode, Vice Chair Mr R Livett Mrs S McKenzie Mr N Piper Mr J Stevens (appointed 22 January 2025) Mr M Street (appointed 15 October 2025) Mr A Youlton
Clerk	Mr R Cole
Property manager	Mr J Etheridge – retired 31 December 2025
Secretary	Mrs G Morris
Bankers	Barclays Bank PLC 73- 75 Calverley Road Tunbridge Wells Kent TN1 2UZ
Independent Examiner	Redshield Business Solutions Ltd Suite 3, 1 - 3 Warren Court Park Road Crowborough East Sussex TN6 2QX

Mrs de Lannoy and Haven Homes Almshouse Charity

Trustees' Report for the year ended 31 December 2025

The Trustees present their report and financial statements for the year ended 31 December 2025.

Objects and Activities

The objects of the Charity are the relief of poverty by the provision of housing accommodation for people over the age of fifty and in financial need, and such charitable activities as the Trustees decide for the benefit of the residents.

The Trustees have regard to the Charity Commission's general guidance on public benefit and confirm that they have complied with such guidance in section 4 of the Charities Act 2011 published by the Charity Commission for England and Wales.

Charitable Incorporated Organisation

During the year, the Charity achieved its change of status to a Charitable Incorporated Organisation with registered number 1213244 and with effect from 1 January 2026. As part of this process, the Charity has also changed its name to Crowborough Almshouses Charity with effect from the same date. The Trustees regard this as an important evolution for the Charity as it seeks to modernise its structure and expand its property portfolio if circumstances allow.

KAVS nomination

The Charity was pleased to be honoured as a nominee under the Kings Award for Voluntary Service programme in recognition of the benefits that it brings to its residents every day. The Charity understands that this is the first such nomination to be made for an Almshouse charity, and it is grateful to the sponsors for their time and effort to put it forward for this prestigious award.

Residents

The Charity has had one change of resident during the year following a successful advertising campaign to identify suitable candidates. All residents continue to benefit on a daily basis from the accommodation that the Charity is able to provide.

Property Maintenance and Improvements

During the year, significant work has again been carried out at the properties in order to maintain a satisfactory standard of upkeep for the benefit of the residents.

Total expenditure on properties during the year was circa £73k, compared with circa £42k in 2024. This significant difference relates principally to the refurbishment of a property after a change of resident after many years with the Charity, together with material, unbudgeted expenditure arising from the replacement of a number of balcony structures. The work on and cost of these balconies has straddled the year end, and further costs of circa £8k have been incurred in early 2026 as noted below as a liability. The Charity has been fortunate enough to be able to claim a significant part of these costs under an insurance policy, which will be reflected in the 2026 financial statements.

In light of our experience during 2025, the Trustees are planning for similar levels of expenditure in future years, together with preventative maintenance work for 2026 and beyond. This will have a direct impact on the contributions we need to receive from our residents, but is considered by the Trustees to be essential to ensure that our residents continue to enjoy the benefits of their independent living.

Mrs de Lannoy and Haven Homes Almshouse Charity

Trustees' Report for the year ended 31 December 2025 (cont)

Finance

The Receipts and Payments account for the year ended 31 December 2025 is included in these Financial Statements.

The year yielded approximately £9k deficit of income compared with expenditure, principally due to the significant property maintenance expenditure noted above. This 2025 result was not viewed as a satisfactory outcome by the Trustees and, on this basis, the Trustees have made a material increase to the contributions being received from residents. This was undertaken after consultation with residents and other stake holders to help ensure that it was introduced with the least impact on residents' living standards.

Financial assets held by the Charity as at 31 December 2025 comprise:

	£
<i>Institutional deposit account</i>	
COIF Charities Deposit Fund	426,161
<i>Bank accounts</i>	
Barclays Current account	8,096
Barclays Deposit account	10,363
Total	444,620

Reserves

The cash deposits are held to provide interest income for the ongoing operation of the Charity's properties, and as cash reserves for both cyclical maintenance requirements and extraordinary or unforeseen material expenditure. During 2025, the Charity's cash has all been categorised as available for expenses arising. Within this available reserve and for budget and management purposes, the Trustees have allocated cash resources to a General Reserve (GR) category for day-to-day costs, to a Cyclical Maintenance Reserve (CMR) category for regular and periodic maintenance costs of the properties, and to an Extraordinary Repairs Reserve (ERR) category for any major, unforeseen expenditure required. These allocations of cash resources are reviewed by the Trustees annually.

The 2025 financial year outcome has allowed the Trustees to retain the GR, CMR and ERR at the same level as at the start of the year. On this basis, for management purposes only, as at 31 December 2025, the following amounts are allocated to these reserve categories, which represent prudent assessments of the funding that would be required to maintain the properties and the accommodation for the residents in reasonable worst case scenarios and to protect the Charity from financial distress:

GR	£75,000
CMR	£75,000
ERR	£200,000

As at 31 December 2025, the balance of the Charity's funds is held as general cash resources.

Mrs de Lannoy and Haven Homes Almshouse Charity

Trustees' Report for the year ended 31 December 2025 (cont)

Structure, Governance and Management

Governing document and constitution

During the year, the Charity was governed by a constitution document approved by the Charity Commission on 26 June 2017. With effect from 1 January 2026, the Charity adopted a new constitution, that of a Charitable Incorporated Organisation (CIO), approved by the Charity Commission on 13 May 2025. The CIO operates under the new name of Crowborough Almshouses Charity, and the assets and liabilities of the Charity were transferred to the CIO with effect from 1 January 2026.

Trustees and Committee Members

The CIO provides for 10 nominated Trustees and 2 ex officio Trustees, being the vicars of St John the Evangelist, Crowborough, and All Saints, Crowborough who have delegated their responsibilities.

As at the date of this report, there are 8 nominated Trustees appointed under the CIO and 2 delegates of the ex-officio Trustees.

Meetings

In accordance with the constitution during 2025, full meetings of the Trustees (unless stated otherwise) have been held on:

21 January 2025
2 April 2025 (Standing Committee)
30 April 2025
25 June 2025 (Standing Committee)
16 July 2025
22 September 2025 (Standing Committee)
15 October 2025
9 December 2025 (Standing Committee)

This report was approved by the Board of Trustees on 15 April 2026



Robert D Bailey, Chairman



Charity No. 214805

Independent Examiner's Report

to the Trustees of Mrs de Lannoy and Haven Homes Almshouse Charity

I report to the Trustees on my examination of the accounts of Mrs de Lannoy and Haven Homes Almshouse Charity (the Trust) for the year ended 31 December 2025, which are set out on pages 6 to 8.

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 Trustees' 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 giving me cause to believe that in any material respect:

- (1) accounting records were not kept in accordance with section 130 of the Act; or
- (2) the accounts do not accord with those records.

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.

A handwritten signature in black ink, appearing to read "Jenny Dinnage".

Jenny Dinnage FCA
Chartered Accountant
ICAEW

Suite 3, 1 – 3 Warren Court
Park Road
Crowborough
East Sussex
TN6 2QX

Date: 21/04/2026

Mrs de Lannoy and Haven Homes Almshouse Charity

Receipts and Payments Account for the year ended 31 December 2025

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Last year £
Receipts					
Contributions from residents	78,850	0	0	78,850	76,501
Bank interest received	134	0	0	134	159
Dividends & interest on investments	18,183	0	0	18,183	16,676
Contributions to Trustees' dinner	0	0	0	0	571
Grants received	0	500	0	500	0
Sub total	97,167	500	0	97,667	93,907
Asset and investment sales					
Sale of investments	0	0	0	0	351,967
Sub total	0	0	0	0	351,967
Total receipts	97,167	500	0	97,667	445,874
Payments					
Cyclical maintenance expenditure					
Surveyor	1,200	0	0	1,200	2,247
Repairs & decorating	3,459	0	0	3,459	2,245
Extraordinary repairs expenditure					
Veranda glazing & window replacement	0	0	0	0	5,649
Bathroom upgrade	0	0	0	0	1,224
Refurbishment and repairs	32,113	500	0	32,613	0
General expenditure					
Water charges	6,700	0	0	6,700	5,040
Property insurance	2,934	0	0	2,934	3,173
Equipment servicing	4,595	0	0	4,595	4,678
Maintenance of Careline system	3,370	0	0	3,370	3,230
Equipment purchases	1,018	0	0	1,018	821
Repairs and maintenance	10,219	0	0	10,219	3,127
Major repairs	0	0	0	0	3,025
Garden maintenance	7,130	0	0	7,130	7,408
Gas & electricity	269	0	0	269	201
Subscriptions	0	0	0	0	435
Sundry expenses	426	0	0	426	711
Gifts to residents & volunteers	254	0	0	254	505
Gifts to Trustees	20	0	0	20	15
Trustees' meetings	120	0	0	120	150
Trustees' dinner	115	0	0	115	727
Almshouse Association seminars	515	0	0	515	285
Website & IT support	339	0	0	339	936
150 th Anniversary events	0	0	0	0	1,743
Charity incorporation expenses	9,043	0	0	9,043	1,000
Charity clerk and office costs	20,699	0	0	20,699	15,271
Trustees' liability insurance	728	0	0	728	728
Independent Examiner's fee	720	0	0	720	660
Total Payments	105,986	500	0	106,486	65,234

Mrs de Lannoy and Haven Homes Almshouse Charity

Receipts and Payments Account for the year ended 31 December 2025 (cont)

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
<i>Net of receipts/payments</i>	(8,819)	0	0	(8,819)	380,640
Cash funds last year end	453,439	0	0	453,439	72,799
<i>Cash funds this year end</i>	444,620	0	0	444,620	453,439

Notwithstanding the expenditure noted above relating to cyclical maintenance and extraordinary repairs, in view of the available cash resources, the Trustees have not charged these costs to the allocated reserves and consider it appropriate to allocate them to the general expenses account. Accordingly, the reserves as at 31 December 2025 remain unchanged from the balances as at 31 December 2024.

Mrs de Lannoy and Haven Homes Almshouse Charity

Statement of Assets and Liabilities at 31 December 2025

		Unrestricted funds £	Restricted funds £	Endowment funds £
Cash funds	Barclays current account	8,096	0	0
	Barclays deposit account	10,363		
	COIF Charities Deposit Fund	426,161	0	0
	Total cash funds	444,620	0	0

		Fund to which asset belongs	Cost £	Market value £
Assets retained for the Charity's own use	Eight de Lannoy Cottages properties, Crowborough	Unrestricted	0	1,320,000
	Four Haven Homes properties - Beeches Road, Crowborough	Unrestricted	0	840,000
	Three Haven Homes properties - East Beeches Road, Crowborough	Unrestricted	0	730,000
	Four Swift House properties, Crowborough	Unrestricted	350,000	730,000
	Total property assets		350,000	3,620,000

		Fund to which asset belongs	Amount due £	When due £
Liabilities	Independent Examiner's fee	Unrestricted	780	< 12 months
	Balance of major repair costs	Unrestricted	8,426	< 12 months

Notes

There are no guarantees given or debts outstanding which are secured by any charge on the assets of the Charity. Trustees and related parties are reimbursed for expenses they incur and for purchases that they make on behalf of the Charity or services they provide to the Charity. During the year, ten Trustees and related parties were reimbursed a total of £1,343 for expenditure incurred on behalf of the Charity.

Signed on behalf of the Trustees:

Mr Robert Bailey

.....*R. Bailey*.....

15 April 2026

Mrs Judith Goode

.....*J. Goode*.....

15 April 2026