

THE CHESTERFIELD UNITED CHARITIES

ACCOUNTS

YEAR ENDED 31ST. DECEMBER 2020

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THE CHESTERFIELD UNITED CHARITIES

STATEMENT OF ASSETS AND LIABILITIES  
AT 31ST. DECEMBER 2020

	<u>Total</u>	<u>Almshouses branch</u>	<u>Relief in need branch</u>
BANK BALANCES			
As per Receipts and Payments Account	<u>152,455.48</u>	<u>155,882.26</u>	<u>- 3,426.78</u>
INVESTMENTS			
Quoted investments at market valuation	<u>898,425.09</u>	<u>638,741.28</u>	<u>259,683.81</u>
DEBTORS AND PAYMENTS IN ADVANCE	<u>693.32</u>	<u>693.32</u>	<u>-</u>
CREDITORS AND ACCRUALS	<u>12,912.72</u>	<u>12,631.92</u>	<u>280.80</u>

NOTE: No value is included in these accounts for the land and almshouses at St. Helen's Close and Louisa Lucas Memorial Homes which are vested in the Trustees.

THE CHESTERFIELD UNITED CHARITIES

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31ST. DECEMBER 2020

	2020	2019
RECEIPTS		
Almshouses residents' contributions	96,179.74	106,064.64
Investment income received	26,204.61	31,847.62
Bank and COIF interest received	149.40	330.87
	-----	-----
Total receipts	122,533.75	138,243.13
PAYMENTS		
Almshouses running costs	(105,984.94)	(85,139.22)
Distributions made	(5,000.00)	-
Clerk's salary	(13,109.44)	(12,280.00)
Investment management fees	(7,114.34)	(5,344.99)
Accountancy	(4,536.00)	(3,540.00)
Net transfers from(to) Investment Portfolio	(19,090.27)	(26,502.63)
	-----	-----
Total payments	(154,834.99)	(132,806.84)
	-----	-----
SURPLUS(DEFICIT)	(32,301.24)	5,436.29
Add: Bank balances at 31st. December 2019	184,756.72	179,320.43
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Bank balances at 31st. December 2020	<u>152,455.48</u>	<u>184,756.72</u>

THE CHESTERFIELD UNITED CHARITIES  
TRUSTEES' CERTIFICATE

We certify that, to the best of our knowledge and belief, the accounting records produced, together with the information and explanations given, constitute a true and correct record of all transactions of the charity for the year ended 31st. December 2020 and we confirm that the accounts, comprising Statement of Assets and Liabilities and Receipts and Payments Account, have our approval.

D. Solman

TRUSTEE

P. J. M.  
CLERK TO THE TRUSTEES

30.11.21

DATE

30-11-21

DATE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE CHESTERFIELD UNITED CHARITIES

I report on the accounts for the year ended 31st. December 2020 which are set out on pages 1-2.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year under Section 144 of the Charities Act 2011 (the Charities Act) and that an Independent Examination is needed.

It is my responsibility to:

1. Examine the accounts under Section 145 of the Charities Act.
2. Follow the procedures laid down in the general Directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act), and
3. State whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS STATEMENT

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a true and fair view and the report is limited to those matters set out in the statement below.

THE CHESTERFIELD UNITED CHARITIES  
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE CHESTERFIELD UNITED CHARITIES (CONTINUED)

INDEPENDENT EXAMINER'S STATEMENT

*In connection with my examination, no matter has come to my attention:*

*(A) which gives me reasonable cause to believe that, in any material respect, the requirements:*

1. *to keep accounting records in accordance with Section 130 of the Charities Act;*
2. *to prepare accounts which accord with the accounting records of the Charities Act have not been met; or understanding of the accounts to be reached.*

Andrew Herring & Co  
Chartered Certified Accountants  
19th November 2021

40 Clarence Road  
Chesterfield  
S40 1LQ

THE CHESTERFIELD UNITED CHARITIES  
23 West Bars, Chesterfield S40 1AB

Registered number 217112



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

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

**From 1<sup>st</sup> January 2020 Period start date To 31<sup>st</sup> December 2020**

**Period end date**

**Charity name: The Chesterfield United Charities**

**Charity registration number: 217112**

## **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The provision of housing accommodation for beneficiaries by way of almshouses and such charitable purposes for the benefit of the residents as the Trustees decide.</p> <p>The relief, for the benefit of the public, of those people who are in need by reason of financial hardship or other disadvantage and are resident in the area of benefit.</p>
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	<p>The administering of two almshouses at St Helen's Close and Louisa Lucas Homes.</p> <p>Receiving and distributing the income of the Relief in Need branch whenever possible.</p> <p>Maintaining and, where possible, upgrading the facilities of the almshouses.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Trustees have had regard to the guidance.</p>

### **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	<p>The Charity has continued to administer the two almshouses based in Chesterfield, maintaining and upgrading the premises as required for the benefit of the residents.</p> <p>The Charity continues to receive and consider requests for Relief in Need. Making provision whenever possible and appropriate.</p>

### 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	<p>The Charity is financially sound with a slight deficit on the year.</p> <p>The Trustees have completed a full 2021 risk and financial management assessment and will be implementing any necessary consequential action.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Generally, to distribute as much income as possible and to consult with the Charity Commission if surpluses become unreasonable. In relation specifically to the almhouses branch, the policy is to provide for normal and exceptional expenditure on maintaining a good standard of accommodation within the properties.
Amount of reserves held	Para 1.22	<p>£1,037,967.85</p> <p>This figure includes reserves for funding the activities of the Charities and reserves for increasing income.</p>
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	None

### 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 20.10.2011.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
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	One Ex officio Trustee being the Vicar of Chesterfield for the time being. Two Nominated Trustees being one by Chesterfield Borough Council and one by Holymoorside & Walton Parish Council. Five co-opted Trustees. The appointments must be made by the Trustees at a special meeting called by the Chairman or any two Trustees at any time.

### 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 Chesterfield United Charities
Other name the charity uses	
Registered charity number	217112
Charity's principal address	St Helen's Close, Newbold Road, Chesterfield, S41 7PQ.

### 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	D. Dolman	Chairman		
2	W.G. Lambert	Vice Chair		
3	P. Maskrey			
4	K. Falconer			
5	I. Forsyth			
6	Rev. P.F. Coleman			
7	M. Groves			
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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	
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	D.G. Jones	23 West Bars, Chesterfield, Derbyshire, S40 1AB

#### 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)	DAVID POLMAN	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	30-11-2021	