

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**Registered Charity number: 218971**

**ACCOUNTS YEAR ENDED**  
**31 MARCH 2022**

**Dains Audit Ltd**  
**Chartered Accountants**  
**St Johns Court**  
**Wiltell Road**  
**Lichfield**  
**Staffordshire**  
**WS14 9DS**

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES  
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FOR THE YEAR ENDED 31 MARCH 2022**

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**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES  
ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

**Reference and administrative information**

|                                     |  |                            |
|-------------------------------------|--|----------------------------|
| <b>Trustees:</b>                    | Mr P Conway  | Chairman                   |
|                                     | Mr D Briggs  | Vice chairman              |
|                                     | Mrs B Astley   |                            |
|                                     | Mrs E Coles  |                            |
|                                     | Rev P Hart   | Terminated 18 January 2022 |
|                                     | Mr C Hibbert   |                            |
|                                     | Mrs E Sherratt   |                            |
|                                     | Mrs C Upton  |                            |
| <b>Clerk to the trustees:</b>       | Mrs S Brockhurst   |                            |
| <b>Clerk's office:</b>              | The Pines<br>Mount Road<br>Rugeley<br>Staffordshire<br>WS15 2TL  |                            |
| <b>Charity Number:</b>              | 218971   |                            |
| <b>Regulator of Social Housing:</b> | A4028  |                            |
| <b>Independent Examiner:</b>        | A P Morris FCA<br>of Dains Audit Ltd<br>St Johns Court<br>Wiltell Road<br>Lichfield<br>Staffordshire<br>WS14 9DS |                            |
| <b>Bankers:</b>                     | National Westminster Bank<br>31 Market Square<br>Rugeley<br>Staffordshire<br>WS15 2BW                            |                            |

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2022**  
**Report of the trustees for the year ended 31 March 2022**

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity Commission Scheme dated 23 October 2014, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective 1 January 2019.

**Structure, Governance and Management**

The Birch, Samson and Littleton United Charities was formed following the amalgamation of Birch and Samson United Charities (registered charity number 218971) and The Littleton Homes at Rugeley ( registered charity number 1153780). It is governed by a Charity Commission Scheme dated 23 October 2014.

The scheme allows for the appointment of nine managing trustees. They are appointed at a special meeting of the trustees to serve for a term of four years.

The trustees met regularly throughout the year to discuss the charity's affairs, including consideration of investment, reserves and risk management policies.

The charity keeps the skill requirements for its trustee body under review and in the event that there is a vacancy, the Board seeks nominations from people within the local community who have the necessary skills and interest. The induction process for any newly appointed trustee comprises an initial meeting with the Board of Trustees, at which a pack is provided. This includes a copy of the governing document, a copy of the latest accounts, a copy of the Charity Commission Guidance 'The Essential Trustee' and 'Charities and Public Benefit'.

**Risk Review**

The trustees have examined the major internal and external risks which the Charity faces and confirm that systems have been established to minimise these risks.

**Objects and Activities**

The charity is administered by the Clerk, who acts under instructions from the trustees.

The Birch, Samson and Littleton United Charities comprises thirteen almshouses situated in Armitage, Brereton and Rugeley.

The objects of the charity are:

the relief of poverty by the provision of social housing in the form of almshouse accommodation for poor persons, with a preference for persons of 50 years of age or over; and

such charitable purposes for the benefit of the residents as the trustees decide.

**Public Benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit. Residents shall first and foremost be in need. Preference is given to those with some connection to the area.

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES  
ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2022 (Continued)**

**Review of Progress and Achievements**

The trustees are pleased to report that the almshouses have been fully occupied during the year. The trustees continue to maintain the almshouses to a high standard.

**Reserves Policy**

Funds at 31 March 2022 totalled £1,635,382 comprising permanent endowment £1,163,500, a designated extraordinary repairs fund £158,045, a designated cyclical maintenance fund £10,048 and unrestricted income funds of £303,789.

Free reserves are held to cover working capital requirements and future repair costs.

The balance held at 31 March 2021 falls within the range agreed by the trustees.

**Investment Policy**

The trustees have considered the most appropriate policy for investing funds and have found that specialised unit trusts, designed for charity sector, meet their requirements. The performance of the investments is monitored by the trustees on a regular basis.

**Trustees' Responsibilities in Relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Approved by the Trustees and signed on their behalf by:

D Briggs

Date                      26 July 2022

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 5-9.

### **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 charity's accounts carried out under section 145 of the 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

A P Morris FCA  
Chartered Accountant  
of Dains Audit Ltd  
St John's Court  
Wiltell Road  
Lichfield  
Staffordshire  
WS14 9DS

26 July 2022

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 MARCH 2022**

|  | Notes | Unrestricted<br>Income Fund<br>£ | Other<br>Funds<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|--|-------|----------------------------------|---------------------|--------------------|--------------------|
| <b>Income</b>                                |       |                                  |                     |                    |                    |
| Maintenance contributions receivable         |       | 53,620                           |                     | 53,620             | 53,984             |
| Bank interest                                |       | 25                               | 12                  | 37                 | 81                 |
| Income from listed investments               |       | 1,760                            |                     | 1,760              | 1,726              |
| <b>Total income</b>                          |       | <b>55,405</b>                    | <b>12</b>           | <b>55,417</b>      | <b>55,791</b>      |
| <b>Expenditure</b>                           |       |                                  |                     |                    |                    |
| Clerk  |       | 14,376                           |                     | 14,376             | 14,111             |
| Repairs and maintenance                      |       | 6,335                            |                     | 6,335              | 21,688             |
| Heat, light and water                        |       | 975                              |                     | 975                | 1,014              |
| Services                                     |       | 8,984                            |                     | 8,984              | 6,744              |
| Insurance                                    |       | 1,299                            |                     | 1,299              | 1,360              |
| Trustee indemnity insurance                  |       | 291                              |                     | 291                | 291                |
| Sundry expenses                              |       | 494                              |                     | 494                | 530                |
| Almshouse Association subscription           |       | 302                              |                     | 302                | 296                |
| Independent examiners fees                   |       | 954                              |                     | 954                | 954                |
| HCA Annual Subscription                      |       | 300                              |                     | 300                | 300                |
| Professional fees                            |       | 1,470                            |                     | 1,470              | 1,080              |
| Tree surgery                                 |       |                                  |                     |                    | 2,580              |
| Depreciation                                 |       |                                  | 18,200              | 18,200             | 18,200             |
| <b>Total</b>                                 |       | <b>35,780</b>                    | <b>18,200</b>       | <b>53,980</b>      | <b>69,148</b>      |
| <b>Other recognised gains/(losses)</b>       |       |                                  |                     |                    |                    |
| Gains/(losses) on investment assets (note 6) |       | 9,079                            | 25,887              | 34,966             | 60,223             |
| <b>Net income/(expenditure)</b>              |       | <b>28,704</b>                    | <b>7,699</b>        | <b>36,403</b>      | <b>46,866</b>      |
| <b>Net movement in funds</b>                 |       | <b>28,704</b>                    | <b>7,699</b>        | <b>36,403</b>      | <b>46,866</b>      |
| <b>Reconciliation of funds:</b>              |       |                                  |                     |                    |                    |
| <b>Fund balances brought forward</b>         |       | <b>275,085</b>                   | <b>1,323,894</b>    | <b>1,598,979</b>   | <b>1,552,113</b>   |
| <b>Fund Balances carried forward</b>         |       | <b>303,789</b>                   | <b>1,331,593</b>    | <b>1,635,382</b>   | <b>1,598,979</b>   |

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**BALANCE SHEET**  
**31 MARCH 2022**

|                                       | Notes    | 2022<br>£      | £                       | 2021<br>£      | £                       |
|---------------------------------------|----------|----------------|-------------------------|----------------|-------------------------|
| <b>Fixed Assets</b>                   |          |                |                         |                |                         |
| Housing Properties                    | 2b and 5 |                | 1,163,500               |                | 1,181,700               |
| Listed Investments                    | 2c and 6 |                | 349,754                 |                | 314,788                 |
|                                       |          |                | <u>1,513,254</u>        |                | <u>1,496,488</u>        |
| <b>Current Assets</b>                 |          |                |                         |                |                         |
| Debtors and Prepayments               | 7        | 2,414          |                         | 2,232          |                         |
| Cash at Bank and in Hand              |          | <u>122,138</u> |                         | <u>101,789</u> |                         |
|                                       |          | <u>124,552</u> |                         | <u>104,021</u> |                         |
| <b>Current Liabilities</b>            |          |                |                         |                |                         |
| Creditors                             |          | <u>2,424</u>   |                         | <u>1,530</u>   |                         |
|                                       |          | <u>2,424</u>   |                         | <u>1,530</u>   |                         |
| Net Current Assets                    |          |                | 122,128                 |                | 102,491                 |
| Total Assets less Current Liabilities |          |                | 1,635,382               |                | 1,598,979               |
| Net Assets                            |          |                | <u><u>1,635,382</u></u> |                | <u><u>1,598,979</u></u> |
| <b>Capital and Reserves</b>           |          |                |                         |                |                         |
| Permanent Endowment                   | 8        |                | 1,163,500               |                | 1,181,700               |
| Designated Reserves                   | 8        |                |                         |                |                         |
| Extraordinary Repairs Fund            |          |                | 158,045                 |                | 132,158                 |
| Cyclical Maintenance Fund             |          |                | 10,048                  |                | 10,036                  |
| Unrestricted Income Fund              |          |                | <u>303,789</u>          |                | <u>275,085</u>          |
|                                       |          |                | <u><u>1,635,382</u></u> |                | <u><u>1,598,979</u></u> |

These accounts were approved by the Board of Trustees on 26 July 2022 and signed on their behalf by:

D Briggs

E M Sherratt



**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**1. Establishment of Birch, Samson and Littleton United Charities**

The Birch, Samson and Littleton United Charities is regulated by a Charity Commission scheme dated 23 October 2014.

It was formed following the amalgamation of Birch and Samson United Charities and the Littleton Homes at Rugeley.

**2. Accounting Policies**

**(a) Basis of Accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 01/01/2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts have been prepared on the accruals basis.

**(b) Housing Properties**

Housing Properties are included at insurance value as at December 2015.

Depreciation is provided on freehold property at 2% per annum on a straight line basis.

No depreciation is provided in respect of the land element.

**(c) Investments**

Listed investments are stated at market value.

**(d) Extraordinary Repairs Fund**

This designated reserve represents amounts set aside to carry out major repairs on the Housing Properties.

**(e) Cyclical Maintenance Fund**

This designated reserve represents amounts set aside for cyclical maintenance.

**(f) Permanent Endowment**

The permanent endowment represents those funds which must be held permanently by the charity.

Income arising on this fund is included as unrestricted income.

**(g) Unrestricted Income Fund**

The unrestricted income fund comprises those funds which the trustees are free to use in accordance with the charitable objects.

**3. Trustees Remuneration, Expenses and Related Party Transactions**

No remuneration directly or indirectly out of the funds of the Charity was paid or payable for the year to any Trustee or to any person or persons known to be connected with any of them.

No expenses have been paid during the year (2021-nil).

**4. Taxation**

The Birch, Samson and Littleton United Charities is a registered Charity and is therefore exempt from liability to taxation on its income and capital gains.

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**5. Housing Properties**

|                               | <b>2022</b> | <b>2021</b> |
|-------------------------------|-------------|-------------|
|                               | <b>£</b>    | <b>£</b>    |
| Housing properties (note 2b)  | 1,300,000   | 1,300,000   |
| Depreciation at 31 March 2021 | 118,300     | 100,100     |
| Charge for the year           | 18,200      | 18,200      |
| Depreciation at 31 March 2022 | 136,500     | 118,300     |
| Net book value 31 March 2022  | 1,163,500   | 1,181,700   |

**6. Listed Investments**

|  | <b>2022</b> | <b>2021</b> |
|--|-------------|-------------|
|  | <b>£</b>    | <b>£</b>    |
| Market value brought forward             | 314,788     | 254,565     |
| Net unrealised investment gains/(losses) | 34,966      | 60,223      |
| Market value at 31 March 2022            | 349,754     | 314,788     |

Investments comprise the following:

Unrestricted income fund:

3,295 COIF income units

598 COIF accumulation units

Extraordinary repair fund

639 COIF accumulation units

|         |         |
|---------|---------|
| 64,073  | 58,962  |
| 138,100 | 123,668 |
| 147,581 | 132,158 |
| 349,754 | 314,788 |

**7. Debtors**

|             | <b>2022</b> | <b>2021</b> |
|-------------|-------------|-------------|
|             | <b>£</b>    | <b>£</b>    |
| Prepayments | 2,414       | 2,232       |
|             | 2,414       | 2,232       |

**THE BIRCH, SAMSON AND LITTLETON UNITED CHARITIES**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**8. Other Funds**

|  | <b>Endowment<br/>Fund</b> | <b>Extraordinary<br/>Repair Fund</b> | <b>Cyclical<br/>Maintenance<br/>Fund</b> | <b>Total<br/>2022</b> |
|--|---------------------------|--------------------------------------|--|-----------------------|
|  | <b>£</b>                  | <b>£</b>                             | <b>£</b>                                 | <b>£</b>              |
| Balances at 1 April 2021                         | 1,181,700                 | 132,158                              | 10,036                                   | 1,323,894             |
| Bank interest                                    |                           |                                      | 12                                       | 12                    |
| Unrealised gain/(loss) on investment revaluation |                           | 25,887                               |  | 25,887                |
| Depreciation                                     | (18,200)                  |                                      |  | (18,200)              |
| Balances at 31 March 2022                        | <u>1,163,500</u>          | <u>158,045</u>                       | <u>10,048</u>                            | <u>1,331,593</u>      |

|  | <b>Endowment<br/>Fund</b> | <b>Extraordinary<br/>Repair Fund</b> | <b>Cyclical<br/>Maintenance<br/>Fund</b> | <b>Total<br/>2021</b> |
|--|---------------------------|--------------------------------------|--|-----------------------|
|  | <b>£</b>                  | <b>£</b>                             | <b>£</b>                                 | <b>£</b>              |
| Balances at 1 April 2020                         | 1,199,900                 | 106,271                              | 10,025                                   | 1,316,196             |
| Bank interest                                    |                           |                                      | 11                                       | 11                    |
| Unrealised gain/(loss) on investment revaluation |                           | 25,887                               |  | 25,887                |
| Depreciation                                     | (18,200)                  |                                      |  | (18,200)              |
| Balances at 31 March 2021                        | <u>1,181,700</u>          | <u>132,158</u>                       | <u>10,036</u>                            | <u>1,323,894</u>      |

**9. The Assets and Liabilities of the Charity are represented by the Funds as detailed below:**

|                              | <b>Income<br/>Fund</b> | <b>Endowment<br/>Fund</b> | <b>Extraordinary<br/>Repair<br/>Fund</b> | <b>Cyclical<br/>Maintenance<br/>Fund</b> | <b>Total<br/>2022</b> |
|------------------------------|------------------------|---------------------------|--|--|-----------------------|
|                              | <b>£</b>               | <b>£</b>                  | <b>£</b>                                 | <b>£</b>                                 | <b>£</b>              |
| Housing Properties           |                        | 1,163,500                 |  |  | 1,163,500             |
| Investments                  | 191,709                |                           | 158,045                                  |  | 349,754               |
| Current Assets               | 114,504                |                           |  | 10,048                                   | 124,552               |
| Creditors: Due within 1 year | (2,424)                |                           |  |  | (2,424)               |
|                              | <u>303,789</u>         | <u>1,163,500</u>          | <u>158,045</u>                           | <u>10,048</u>                            | <u>1,635,382</u>      |

**The comparative information is as follows:**

|                              | <b>Income<br/>Fund</b> | <b>Endowment<br/>Fund</b> | <b>Extraordinary<br/>Repair<br/>Fund</b> | <b>Cyclical<br/>Maintenance<br/>Fund</b> | <b>Total<br/>2021</b> |
|------------------------------|------------------------|---------------------------|--|--|-----------------------|
|                              | <b>£</b>               | <b>£</b>                  | <b>£</b>                                 | <b>£</b>                                 | <b>£</b>              |
| Housing Properties           |                        | 1,181,700                 |  |  | 1,181,700             |
| Investments                  | 182,630                |                           | 132,158                                  |  | 314,788               |
| Current Assets               | 93,985                 |                           |  | 10,036                                   | 104,021               |
| Creditors: Due within 1 year | (1,530)                |                           |  |  | (1,530)               |
|                              | <u>275,085</u>         | <u>1,181,700</u>          | <u>132,158</u>                           | <u>10,036</u>                            | <u>1,598,979</u>      |