

# THE ORME ALMSHOUSES

England & Wales · Charity number 219705

## Details

---

**Status** Registered

**Legal form** Trust

**Registered** 1963-07-25

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

## Contact

---

**Address** 143 Eastgate  
Louth  
LN11 9AJ

**Phone** 01507601156

**Email** [orme.almshouses@aol.co.uk](mailto:orme.almshouses@aol.co.uk)

**Website** [ormealmshouses.org](http://ormealmshouses.org)

## Activities

---

**Objects:** To provide almshouse accommodation for single men who are 55 years old and over who are in need with preference being given, primarily but not exclusively, to those who have a connection to Louth.

**Activities:** The charity operates eleven almshouses for men aged 55 or over, bachelors or widowers with well-being support, in the centre of Louth.

## Classification

---

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

## Geography

---

- **Area of benefit:** LOUTH
- Lincolnshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£54,594	£39,417	-	-
2024-12-31	£57,932	£34,102	-	-
2023-12-31	£48,911	£31,676	-	-
2022-12-31	£47,207	£33,394	-	-
2021-12-31	£42,532	£29,969	-	-
2020-12-31	£42,270	£36,242	-	-

## Trustees

Name	Role	Appointed
<b>Stephen Robert Rodden</b>	Chair	2019-04-15
JEAN HOWARD		
JUDY G PURVES		2012-10-07
MARK ROBINSON		
MR CHARLIE HICKMAN		
PATRICIA V WILLIAMS		
Sheila Evans		2019-05-01

**THE ORME ALMSHOUSES**

England & Wales - Charity number 219705

---

# Accounts

---

**Orme Almshouses**

**Financial Statements**

**For The Year Ended 31 December 2025**

Dexter & Sharpe (Louth)  
Chartered Certified Accountants

1 Eastgate

Louth

Lincolnshire

LN11 9NB

## Orme Almshouses Accounts for the year ended 31<sup>st</sup> December 2025

	Actual 2025		Actual 2024	
	£.p	£.p	£.p	£.p
<b><u>Receipts</u></b>				
<b>Residents' Payments</b>		53,220.00		51,600.00
<b><u>Interest &amp; dividends</u></b>				
NAACIF Income Shares		662.06		630.91
Instant Acc. Saver - (Current A/C surplus)		104.56		390.70
COIF interest received		0.56	767.18	0.66
				1,022.27
<b><u>Other</u></b>				
Mrs Doreen Van Baaren- Dixon Legacy				5,185.43
Recharges to Residents		54.72		72.00
TV Licence fee recovery		52.50		52.50
Louth United Charities		500.00	607.22	400.00
Other				5,709.93
<b>Total Receipts</b>		54,594.40		58,332.20
<b><u>Payments</u></b>				
Gross Salaries - Clerk (incl.ERS NI)		11,851.78		11,137.53
Water charges		2,226.59		3,569.16
Gas		9,641.56		7,188.95
Electricity		1,426.65		870.82
Gardening		4,865.00		2,881.40
Insurance		1,945.14		1,883.90
Telephone		379.65		403.25
Subscriptions - NAA		501.50		507.00
Accountancy Fees		660.00		624.00
Payroll services		300.00		273.60
Legal & Professional Fees		1,500.60		-
Health, Safety & Welfare		612.41		1,133.75
Postage, stationery & advertising		492.34		528.03
General Maintenance		2,254.93		2,171.32
TV Licences		52.50		52.50
Rechargeable costs to Residents		54.72		72.00
Residents well-being		500.00		400.00
Miscellaneous		151.75		804.36
<b>Total Payments</b>		39,417.12		34,501.57
<b><u>Maintenance Provision</u></b>				
Transfer to Cyclical Maintenance Fund		5,000.00		20,000.00
Transfer to Extraordinary Repairs Fund		5,000.00		5,000.00
Transfer Extraordinary Fund to General Fund		-		-10,000.00
<b>Comforts Fund</b> Transfer from		-		-539.98
<b>Surplus / Deficit (-) for the year</b>		5,177.28		9,370.61
<b><u>Cyclical Maintenance Fund</u></b>				
Repairs		-7,832.93		-16,904.04
Transfer from General Account		5,000.00		20,000.00
<b>Surplus / Deficit (-)</b>		-2,832.93		3,095.96

**Balance Sheet as at 31<sup>st</sup> December 2025**

	2025		2024	
	£.p	£.p	£.p	£.p
<b>Investments</b>				
1901(2019 - 2142) NAACIF Accumulation shares	256,466.26		220,328.88	
15578 NAACIF Income shares	16,110.77		14,461.05	
<b>Total</b>		<b>272,577.03</b>		<b>234,789.93</b>
<b>Bank accounts</b>				
Lloyds TSB Treasurers account	4,165.89		1,728.74	
Lloyds Instant Account Saver	7,597.55		36,492.99	
COIF Deposit account	14.03		13.47	
Comforts Fund	3.57		3.57	
Petty cash	115.18		53.33	
Debtors	25.00		-	
Creditors	-1,364.69		-1,916.72	
<b>Total</b>		<b>10,556.53</b>		<b>36,375.38</b>
<b>Total net assets</b>		<b>283,133.56</b>		<b>271,165.31</b>
<b>General Fund</b>				
Balance at 1 January 2025	122,549.53		112,710.03	
Surplus for the year	5,177.28		9,370.61	
Change in value of NAACIF Income shares	1,649.72		468.89	
<b>Total</b>		<b>129,376.53</b>		<b>122,549.53</b>
<b>Comforts Fund</b>				
Balance at 1 January 2025	3.57		543.55	
Surplus for the year	0.00		-539.98	
<b>Total</b>		<b>3.57</b>		<b>3.57</b>
<b>Cyclical Maintenance Fund</b>				
Balance at 1 January 2025	21,065.71		17,969.75	
Surplus / (Deficit) (-) for the year	-2,832.93		3,095.96	
<b>Total</b>		<b>18,232.78</b>		<b>21,065.71</b>
<b>Extraordinary Repairs Fund</b>				
Balance at 1 January 2025	127,546.50		123,810.80	
Profit on disposal of NAACIF Accumulation shares	-		845.59	
Change in value of NAACIF Accumulation shares	36,137.38		16,358.11	
Building Repairs	-33,163.20		-8,468.00	
Transfer from General account	5,000.00		5,000.00	
Transfer to General account	-		-10,000.00	
<b>Total</b>		<b>135,520.68</b>		<b>127,546.50</b>
<b>Total fund reserves</b>		<b>283,133.56</b>		<b>271,165.31</b>

D Stevenson

Mr D Stevenson on behalf of the Trustees

27 April 2026

Date

**Notes to the financial statements for the year ended 31 December 2025**

**1 Accounting Policies**

**Basis of preparation**

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 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Orme Almshouses meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**2 Investments**

Investments are shown at valuation at 31 December 2025 (NAACIF shares at bid price), except the Almshouses and Land, Eastgate Louth, on which no value has been placed.

## **INDEPENDENT ACCOUNTANTS REPORT TO ORME ALMSHOUSES**

We report on the accounts of Orme Almshouses for the year ended 31st December 2025 which are set out on pages 1 to 3.

### **Respective responsibilities of the 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 this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our responsibility to:

- i. examine the accounts under section 145 of the Charities Act;
- ii. to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
- iii. to state whether particular matters have come to our attention

### **Basis of independent examiner's report**

Our 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### **Independent examiner's statement**

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

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- \* to keep accounting records in accordance with section 130 of the Charities Act; and
- \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Dexter & Sharpe (Louth)*

Dexter & Sharpe (Louth)  
Chartered Certified Accountants and Registered Auditors  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

Dated: 11-May-26



# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2025		31	12	2025

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

THE LODGE
143 EASTGATE
LOUTH
<b>Postcode</b> LN11 9AJ

### 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	A C J HICKMAN			
2	J HOWARD			
3	P V WILLIAMS			
4	M ROBINSON			
5	J G PURVES		Resigned Chair 20 <sup>th</sup> Oct.	
6	S R RODDEN	Chair	Appointed Chair 20 <sup>th</sup> Oct.	
7	S EVANS			
8	J McDONNELL			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
ACCOUNTANTS	DEXTER & SHARPE	1 EASTGATE, LOUTH, LINCOLNSHIRE, LN11 9NB

**Name of chief executive or names of senior staff members (Optional information)**

DAVID STEVENSON

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <i>(eg. trust deed, constitution)</i>	TRUST DEED DATED 17 JANUARY 1885 AS VARIED BY THE SCHEME DATED 26 NOVEMBER 1968
How the charity is constituted <i>(eg. trust, association, company)</i>	TRUSTEES
Trustee selection methods <i>(eg. appointed by, elected by)</i>	APPOINTED

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A comprehensive Welcome Pack is handed to a new trustee to enable them to feel supported and informed on the policies and procedures of the Charity.

The Charity is a member of The National Almshouse Association which provides help and advice on any issues.

The Trustees are satisfied that systems are in place to manage any risks faced by the Charity. The day to day management of the Charity is delegated to the Clerk. Regular contact is maintained between the Clerk and the Trustees. Risks are identified, assessed and controlled on a regular basis. Planning of work activities for the year has been reviewed at a Trustee meeting. In particular, comprehensive insurance cover is in place and financial management is kept under review.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To provide accommodation for men aged 55 or over, bachelors or widowers.

During the course of the year general maintenance and improvements have been carried out.

We welcome applications from those in financial hardship or otherwise disadvantaged.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives for the year.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A new shed has been provided, free of charge, for our latest resident appointee.

Latest specification Electric Circuit Box (Consumer Units incl.30MA trip) have been installed in all remaining residences and electrics in all residences have been checked and validated with new Electrical Certificates covering all residences until June 2030.

A new water main has now been connected to all residences.

Full redecoration carried out in No.8.

Legionella prevention procedures have been carried out by our appointed specialist, and is ongoing.

Annual gas servicing & maintenance has been carried out by our appointed gas safe registered engineers. All gas appliances have current Landlord Gas Safety Certificates per regulatory requirements.

The gardens have been maintained by our contractor.

## Section E Financial review

### Brief statement of the charity's policy on reserves

We hold cash at the bank at as 31<sup>st</sup> December of £4,165.89 (Current Account) & £7,597.55 (Instant Access Saver (short term surplus)) all of which is unrestricted funds. Our investments of £272,577.03 are retained towards the costs of meeting any repairs. £14.03 is held in a deposit account.

### Details of any funds materially in deficit

Not applicable.

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principle source of funds are Monthly Maintenance Charges received from residents.

It is our policy to invest any fund balances, not assigned to current planned projects, with COIF or NAACIF.

## Section F Other optional information

Ongoing maintenance to external areas and the grounds with individual internal inspections (Quinquennial) to assess any routine maintenance & identify any possible issues in the future.

All maintenance & improvements are carried out conforming to the Grade II Listing which covers all structures on site.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

STEVE RODDEN

Position (eg Secretary, Chair, etc)

CHAIR

Date

27<sup>th</sup> April 2026

**THE ORME ALMSHOUSES**

England & Wales - Charity number 219705

---

# Accounts

---

**Orme Almshouses**  
**Financial Statements**  
**For The Year Ended 31 December 2024**

Dexter & Sharpe (Louth)  
Chartered Certified Accountants  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

## Orme Almshouses Accounts for the year ended 31<sup>st</sup> December 2024

	Actual 2024		Actual 2023	
	£.p	£.p	£.p	£.p
<b>Receipts</b>				
<b>Residents' Payments</b>		51,600.00		48,063.38
<b>Interest &amp; dividends</b>				
NAACIF Income Shares	630.91		591.98	
Instant Acc. Saver - (Current A/C surplus)	390.70		102.29	
COIF interest received	0.66	1,022.27	0.53	694.80
<b>Other</b>				
Mrs Doreen Van Baaren- Dixon Legacy	5,185.43			
Recharges to Residents	72.00			108.00
TV Licence fee recovery	52.50	5,309.93		45.00
Other				
<b>Total Receipts</b>		57,932.20		48,911.18
<b>Payments</b>				
Gross Salaries - Clerk (incl.ERS NI)	11,137.53		10,550.04	
- Warden/Well being	0.00		240.00	
Water charges	3,569.16		2,152.07	
Gas	7,188.95		6,720.62	
Electricity	870.82		453.24	
Gardening	2,881.40		4,672.94	
Insurance	1,883.90		1,847.94	
Telephone	403.25		344.50	
Subscriptions - NAA	507.00		333.00	
Accountancy Fees	624.00		576.00	
Payroll services	273.60		258.00	
Health, Safety & Welfare	1,133.75		960.70	
Postage, stationery & advertising	528.03		211.72	
General Maintenance	2,171.32		1,710.16	
TV Licences	52.50		45.00	
Rechargeable costs to Residents	72.00		108.00	
Miscellaneous	804.36		491.99	
<b>Total Payments</b>		34,101.57		31,675.92
<b>Maintenance Provision</b>				
Transfer to Cyclical Maintenance Fund	20,000.00		5,000.00	
Transfer to Extraordinary Repairs Fund	5,000.00		5,000.00	
Transfer Extraordinary Fund to General Fund	-10,000.00			
<b>Comforts Fund</b>				
<b>Surplus / Deficit (-) for the year</b>	-539.98	9,370.61		7,235.26
<b>Cyclical Maintenance Fund</b>				
Repairs		-16,904.04		-2,922.47
Transfer from General Account		20,000.00		5,000.00
<b>Surplus / Deficit (-)</b>		3,095.96		2,077.53
<b>Louth United Charities</b>				
Receipts		400.00		
Christmas Gifts To Residents		-400.00		
<b>Surplus / Deficit (-)</b>		0.00		0.00

**Balance Sheet as at 31<sup>st</sup> December 2024**

	2024		2023	
	£.p	£.p	£.p	£.p
<b>Investments</b>				
1901(2019 - 2142) NAACIF Accumulation shares	220,328.88		213,125.18	
15578 NAACIF Income shares	14,461.05		13,992.16	
Total		234,789.93		227,117.34
<b>Bank accounts</b>				
Lloyds TSB Treasurers account	1,728.74		915.97	
Lloyds Instant Account Saver	36,492.99		28,602.29	
COIF Deposit account	13.47		12.81	
Comforts Fund	3.57		543.55	
Petty cash	53.33		30.81	
Creditors	-1,916.72		-2,188.64	
Total		36,375.38		27,916.79
<b>Total net assets</b>		<b>271,165.31</b>		<b>255,034.13</b>
<b>General Fund</b>				
Balance at 1 January 2024	112,710.03		105,239.54	
Surplus for the year	9,370.61		7,235.26	
Change in value of NAACIF Income shares	468.89		235.23	
Total		122,549.53		112,710.03
<b>Comforts Fund</b>				
Balance at 1 January 2024	543.55		543.55	
Surplus for the year	-539.98		0.00	
Total		3.57		543.55
<b>Cyclical Maintenance Fund</b>				
Balance at 1 January 2024	17,969.75		15,892.22	
Surplus / (Deficit) (-) for the year	3,095.96		2,077.53	
Total		21,065.71		17,969.75
<b>Extraordinary Repairs Fund</b>				
Balance at 1 January 2024	123,810.80		106,352.73	
Profit on disposal of NAACIF Accumulation shares	845.59			
Change in value of NAACIF Accumulation shares	16,358.11		12,458.07	
Building Repairs	-8,468.00		0.00	
Transfer from General account	5,000.00		5,000.00	
Transfer to General account	-10,000.00			
Total		127,546.50		123,810.80
<b>Total fund reserves</b>		<b>271,165.31</b>		<b>255,034.13</b>

D STEVENSON

Mr D Stevenson on behalf of the Trustees

28 April 2025

Date

Notes to the financial statements for the year ended 31 December 2024

**1 Accounting Policies**

**Basis of preparation**

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 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Orme Almshouses meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**2 Investments**

Investments are shown at valuation at 31 December 2024 (NAACIF shares at bid price), except the Almshouses and Land, Eastgate Louth, on which no value has been placed.

## **INDEPENDENT ACCOUNTANTS REPORT TO ORME ALMSHOUSES**

We report on the accounts of Orme Almshouses for the year ended 31st December 2024 which are set out on pages 1 to 3.

### **Respective responsibilities of the 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 this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our responsibility to:

- i. examine the accounts under section 145 of the Charities Act;
- ii. to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
- iii. to state whether particular matters have come to our attention

### **Basis of independent examiner's report**

Our 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### **Independent examiner's statement**

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the Charities Act; and
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Dexter & Sharpe (Louth)*

Dexter & Sharpe (Louth)  
Chartered Certified Accountants and Registered Auditors  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

Dated: 14-May-25



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024		31	12	2024

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

THE LODGE	
143 EASTGATE	
LOUTH	
Postcode	LN11 9AJ

### 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	A C J HICKMAN			
2	J HOWARD			
3	P V WILLIAMS			
4	M ROBINSON			
5	J G PURVES	Chair		
6	S R RODDEN			
7	S EVANS			
8	J McDONNELL		Appointed 22 <sup>nd</sup> April	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
ACCOUNTANTS	DEXTER & SHARPE	1 EASTGATE, LOUTH, LINCOLNSHIRE, LN11 9NB

**Name of chief executive or names of senior staff members (Optional information)**

DAVID STEVENSON

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document  
(eg. trust deed, constitution)

TRUST DEED DATED 17 JANUARY 1885 AS VARIED BY THE SCHEME DATED 26 NOVEMBER 1968

How the charity is constituted  
(eg. trust, association, company)

TRUSTEES

Trustee selection methods  
(eg. appointed by, elected by)

APPOINTED

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A comprehensive Welcome Pack is handed to a new trustee to enable them to feel supported and informed on the policies and procedures of the Charity.

The Charity is a member of The National Almshouse Association which provides help and advice on any issues.

The Trustees are satisfied that systems are in place to manage any risks faced by the Charity. The day to day management of the Charity is delegated to the Clerk. Regular contact is maintained between the Clerk and the Trustees. Risks are identified, assessed and controlled on a regular basis. Planning of work activities for the year has been reviewed at a Trustee meeting. In particular, comprehensive insurance cover is in place and financial management is kept under review.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To provide accommodation for men aged 55 or over, bachelors or widowers.

During the course of the year general maintenance and improvements have been carried out.

We welcome applications from those in financial hardship or otherwise disadvantaged.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives for the year.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

The car park has been extended to provide additional car parking facilities for residents, residents visitors and contractors.

Two new garden benches have been procured providing additional seating for residents and their visiting family & friends.

A new communal hot water heater has been installed.

A concrete base for two additional sheds has been constructed in anticipation of further resident sheds being provided.

All older kitchens have been replaced & new mains water inlets installed in preparation of a new water main supply.

Legionella prevention procedures have been carried out by our appointed specialist, and is ongoing.

Annual gas servicing & maintenance has been carried out by our appointed gas safe registered engineers. All gas appliances have current Landlord Gas Safety Certificates per regulatory requirements.

The gardens have been maintained by our contractor.

## Section E Financial review

### Brief statement of the charity's policy on reserves

We hold cash at the bank at as 31<sup>st</sup> December of £1,728.74 (Current Account) & £36,492.99 (Instant Access Saver (short term surplus)) all of which is unrestricted funds. Our investments of £234,789.93 are retained towards the costs of meeting any repairs. £13.47 is held in a deposit account.

### Details of any funds materially in deficit

Not applicable.

### Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principle source of funds are Monthly Maintenance Charges received from residents.

It is our policy to invest any fund balances, not assigned to current planned projects, with COIF or NAACIF.

## Section F Other optional information

Ongoing maintenance to external areas and the grounds with individual internal inspections (Quinquennial) to assess any routine maintenance & identify any possible issues in the future.

All maintenance & improvements are carried out conforming to the Grade II Listing which covers all structures on site.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

Signature(s)

Judy Purves

Full name(s)

JUDY PURVES

Position (eg Secretary, Chair, etc)

CHAIR

Date

28<sup>th</sup> April 2025

**THE ORME ALMSHOUSES**

England & Wales - Charity number 219705

---

# Accounts

---

Orme Almshouses Accounts for the year ended 31 December 2023

	Actual 2023	Actual 2022
Reserve		
Income		
Expenditure		
Profit		
Transfer to Reserve		
Total		

**Orme Almshouses**

**Financial Statements**

**For The Year Ended 31 December 2023**

Income		
Expenditure		
Profit		
Transfer to Reserve		
Total		

Dexter & Sharpe (Louth)  
 Chartered Certified Accountants  
 1 Eastgate  
 Louth  
 Lincolnshire  
 LN11 9NB

## Orme Almshouses Accounts for the year ended 31<sup>st</sup> December 2023

	Actual 2023		Actual 2022	
	£.p	£.p	£.p	£.p
<b>Receipts</b>				
<b>Residents' Payments</b>		48,063.38		46,491.00
<b>Interest &amp; dividends</b>				
NAACIF Income Shares	591.98		545.25	
Instant Acc. Saver - (Current A/C surplus)	102.29			
COIF interest received	0.53	694.80	0.12	545.37
<b>Other</b>				
General fund movement				
Recharges to Residents		108.00		126.00
TV Licence fee recovery		45.00		45.00
Other				
<b>Total Receipts</b>		48,911.18		47,207.37
<b>Payments</b>				
Gross Salaries - Clerk (incl.ERS NI)	10,550.04		9,942.96	
- Warden/Well being	240.00		1,410.00	
Water charges	2,152.07		3,784.09	
Gas	6,720.62		6,490.72	
Electricity	453.24		639.05	
Gardening	4,672.94		4,988.40	
Insurance	1,847.94		1,573.87	
Telephone	344.50		355.59	
Subscriptions - NAA	333.00		322.00	
Accountancy Fees	576.00		528.00	
Payroll services	258.00		234.00	
Health, Safety & Welfare	960.70		664.99	
Postage, stationery & advertising	211.72		161.69	
General Maintenance	1,710.16		1,598.35	
TV Licences	45.00		45.00	
Rechargeable costs to Residents	108.00		126.00	
Miscellaneous	491.99		529.38	
<b>Total Payments</b>		31,675.92		33,394.09
<b>Maintenance Provision</b>				
Transfer to Cyclical Maintenance Fund	5,000.00		3,000.00	
Transfer to Extraordinary Repairs Fund	5,000.00		3,000.00	
Transfer Extraordinary Fund to General Fund				
<b>Surplus / Deficit (-) for the year</b>		7,235.26		7,813.28
<b>Cyclical Maintenance Fund</b>				
Repairs		-2,922.47		-6,273.09
Transfer from General Account		5,000.00		3,000.00
<b>Surplus / Deficit (-)</b>		2,077.53		-3,273.09

**Balance Sheet as at 31<sup>st</sup> December 2023**

	2023		2022	
	£.p	£.p	£.p	£.p
<b><u>Investments</u></b>				
1901(2019 - 2142) NAACIF Accumulation shares	213,125.18		200,667.11	
15578 NAACIF Income shares	13,992.16		13,756.93	
<b>Total</b>		<b>227,117.34</b>		<b>214,424.04</b>
<b><u>Bank accounts</u></b>				
Lloyds TSB Treasurers account	915.97		15,063.59	
Lloyds Instant Account Saver	28,602.29			
COIF Deposit account	12.81		12.28	
Comforts Fund	543.55		543.55	
Petty cash	30.81		425.10	
Creditors	-2,188.64		-2,440.52	
<b>Total</b>		<b>27,916.79</b>		<b>13,604.00</b>
<b>Total net assets</b>		<b>255,034.13</b>		<b>228,028.04</b>
<b><u>General Fund</u></b>				
Balance at 1 January 2023	105,239.54		97,868.67	
Surplus for the year	7,235.26		7,813.28	
Change in value of NAACIF Income shares	235.23		-442.41	
<b>Total</b>		<b>112,710.03</b>		<b>105,239.54</b>
<b><u>Comforts Fund</u></b>				
Balance at 1 January 2023	543.55		543.55	
Surplus for the year	0.00		0.00	
<b>Total</b>		<b>543.55</b>		<b>543.55</b>
<b><u>Cyclical Maintenance Fund</u></b>				
Balance at 1 January 2023	15,892.22		19,165.31	
Surplus / (Deficit) (-) for the year	2,077.53		-3,273.09	
<b>Total</b>		<b>17,969.75</b>		<b>15,892.22</b>
<b><u>Extraordinary Repairs Fund</u></b>				
Balance at 1 January 2023	106,352.73		109,260.99	
Change in value of NAACIF Accumulation shares	12,458.07		1,573.30	
Building Repairs			-7,481.56	
Transfer from General account	5,000.00		3,000.00	
<b>Total</b>		<b>123,810.80</b>		<b>106,352.73</b>
<b>Total fund reserves</b>		<b>255,034.13</b>		<b>228,028.04</b>

D Stevenson

Mr D Stevenson on behalf of the Trustees

22 April 2024

Date

Notes to the financial statements for the year ended 31 December 2023

1 Accounting Policies

Basis of preparation

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 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Orme Almshouses meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

2 Investments

Investments are shown at valuation at 31 December 2023 (NAACIF shares at bid price), except the Almshouses and Land, Eastgate Louth, on which no value has been placed.

## **INDEPENDENT ACCOUNTANTS REPORT TO ORME ALMSHOUSES**

We report on the accounts of Orme Almshouses for the year ended 31st December 2023 which are set out on pages 1 to 3.

### **Respective responsibilities of the 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 this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our responsibility to:

- i. examine the accounts under section 145 of the Charities Act;
- ii. to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
- iii. to state whether particular matters have come to our attention

### **Basis of independent examiner's report**

Our 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### **Independent examiner's statement**

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

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- \* to keep accounting records in accordance with section 130 of the Charities Act; and
- \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Dexter & Sharpe (Louth)*

Dexter & Sharpe (Louth)  
Chartered Certified Accountants and Registered Auditors  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

Dated: 27 April 2024



# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2023		31	12	2023

## Section A Reference and administration details

**Charity name** ORME ALMSHOUSES

**Other names charity is known by**

**Registered charity number (if any)** 219705

**Charity's principal address**

THE LODGE  
 143 EASTGATE  
 LOUTH  
**Postcode** LN11 9AJ

### 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	A C J HICKMAN			
2	J HOWARD			
3	P V WILLIAMS			
4	M ROBINSON			
5	J G PURVES	Chair		
6	S R RODDEN			
7	S EVANS			
8	S PARKIN		Resigned 9 <sup>th</sup> February	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

--	--	--

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
ACCOUNTANTS	DEXTER & SHARPE	1 EASTGATE, LOUTH, LINCOLNSHIRE, LN11 9NB

**Name of chief executive or names of senior staff members (Optional information)**

DAVID STEVENSON

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <i>(eg. trust deed, constitution)</i>	TRUST DEED DATED 17 JANUARY 1885 AS VARIED BY THE SCHEME DATED 26 NOVEMBER 1968
How the charity is constituted <i>(eg. trust, association, company)</i>	TRUSTEES
Trustee selection methods <i>(eg. appointed by, elected by)</i>	APPOINTED

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A comprehensive Welcome Pack is handed to a new trustee to enable them to feel supported and informed on the policies and procedures of the Charity.

The Charity is a member of The National Almshouse Association which provides help and advice on any issues.

The Trustees are satisfied that systems are in place to manage any risks faced by the Charity. The day to day management of the Charity is delegated to the Clerk. Regular contact is maintained between the Clerk and the Trustees. Risks are identified, assessed and controlled on a regular basis. Planning of work activities for the year has been reviewed at a Trustee meeting. In particular, comprehensive insurance cover is in place and financial management is kept under review.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To provide accommodation for men aged 55 or over, bachelors or widowers.

During the course of the year general maintenance and improvements have been carried out.

We welcome applications from those in financial hardship or otherwise disadvantaged.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives for the year.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

Latest specification Electric Circuit Box (incl.30MA trip) has been installed in the Lodge residence and all electrical facilities have been checked. The Lodge received new residents in 2023.

All residences have current validated Electrical Certificates to, at least, June 2025 & all remaining older Electric Circuit Boxes will be upgraded to the latest specifications pre June 2025.

We have appointed 3 new residents, in total, during 2023.

One residence has been fully redecorated & has subsequently been occupied by a newly appointed resident.

Handrails have been fitted to a wet-room to address a resident's needs.

Legionella prevention procedures have been carried out by our appointed specialist, and is ongoing.

Annual gas servicing & maintenance has been carried out by our appointed gas safe registered engineers. All gas appliances have current Landlord Gas Safety Certificates per regulatory requirements.

The gardens have been maintained by our contractor.

A new bespoke Orme Almshouses website has been published providing all information requirements for any interested individuals including application form download, directions to our site with route planner, a messaging facility & a history section. This can be easily found online, the Website is now in 1<sup>st</sup> or 2<sup>nd</sup> place on search engine results.

## Section E Financial review

### Brief statement of the charity's policy on reserves

We hold cash at the bank at as 31<sup>st</sup> December of £915.97 (Current Account) & £28,602.29 (Instant Access Saver (short term surplus)) all of which is unrestricted funds. Our investments of £227,117.34 are retained towards the costs of meeting any repairs. £12.81 is held in a deposit account.

### Details of any funds materially in deficit

Not applicable.

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principle source of funds are Monthly Maintenance Charges received from residents.

It is our policy to invest any fund balances, not assigned to current planned projects, with COIF or NAACIF.

## Section F Other optional information

Ongoing maintenance to external areas and the grounds with individual internal inspections (Quinquennial) to assess any routine maintenance & identify any possible issues in the future.

All maintenance & improvements are carried out conforming to the Grade II Listing which covers all structures on site.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

Signature(s)

*J Purves*

Approved by all Trustees at the 22<sup>nd</sup> April 2024 Meeting.

Full name(s)

JUDY PURVES

Position (eg Secretary, Chair, etc)

CHAIR

Date

22<sup>nd</sup> April 2024

**THE ORME ALMSHOUSES**

England & Wales - Charity number 219705

---

# Accounts

---

Orme Almshouses Accounts for the year ended 31 December 2022

	Actual 2022		Actual 2021	
	£	p	£	p
<b>Receipts</b>				
Grants Received			41,000.00	
Interest & Dividends				
AT&T Income Tax	507.25		10,000	
Gift Aid received	0.00	00/00	0.00	00/00
Other				
Deposited Fund Receipts				
Refund to Residents			25.00	
Forfeiture fee received			10.00	
Other			50.00	
<b>Total Receipts</b>			<b>41,075.00</b>	

**Orme Almshouses**

**Financial Statements**

**For The Year Ended 31 December 2022**

Orme Almshouses - Clerk (incl. 10% fee)	1,415.20	1,415.20
Water charges	170.00	170.00
Gas	1,491.75	1,491.75
Electricity	7,313.56	7,313.56
Insurance	784.38	784.38
Council Tax (Budget)	1,142.82	1,142.82
Marketing	1,230.00	1,230.00
Repairs	1,444.85	1,444.85
Telephone	445.65	445.65
Subscriptions - 2022	816.00	816.00
Accountancy fees	402.00	402.00
Payroll savings	211.60	211.60
Waste, cleaning & maintenance	605.75	605.75
Postage, Stationery & advertising	75.87	75.87
General Administration	1,000.75	1,000.75
TV Licence	52.00	52.00
Interchangeable signs to Residents	85.00	85.00
Miscellaneous	220.00	220.00
<b>Total Payments</b>	<b>29,405.10</b>	<b>29,405.10</b>
<b>Investment Proceeds</b>		
Transfer to Charitable Maintenance Fund	3,000.00	3,000.00
Transfer to Charitable Purpose Fund	3,000.00	3,000.00
Transfer to Charitable Purpose Fund		
<b>Surplus / (Deficit) for the year</b>	<b>7,812.25</b>	<b>5,669.70</b>
<b>Charitable Maintenance Fund</b>		
Repairs	4,273.09	4,273.09
Transfer from Charitable Purpose	3,000.00	3,000.00
<b>Surplus / (Deficit)</b>	<b>3,277.05</b>	<b>4,386.91</b>

Dexter & Sharpe (Louth)  
 Chartered Certified Accountants  
 1 Eastgate  
 Louth  
 Lincolnshire  
 LN11 9NB

## Orme Almshouses Accounts for the year ended 31<sup>st</sup> December 2022

Accounts for the year ended 31<sup>st</sup> December 2022

	Actual 2022		Actual 2021	
	£.p	£.p	£.p	£.p
<b>Receipts</b>				
<b>Residents' Payments</b>		46,491.00		41,820.00
<b>Interest &amp; dividends</b>				
NAACIF Income Shares	545.25		514.09	
COIF interest received	0.12	545.37	0.70	514.79
<b>Other</b>				
General fund movement				
Recharges to Residents		126.00		85.00
TV Licence fee recovery		45.00		52.50
Other				60.00
<b>Total Receipts</b>		47,207.37		42,532.29
<b>Payments</b>				
Gross Salaries - Clerk (incl.ERS NI)	9,942.96		9,415.29	
- Warden/Well being	1,410.00		570.00	
Water charges	3,784.09		1,891.73	
Gas	6,490.72		7,913.55	
Electricity	639.05		764.58	
Council Tax (Lodge)	0.00		1,144.82	
Gardening	4,988.40		3,210.00	
Insurance	1,573.87		1,444.88	
Telephone	355.59		448.65	
Subscriptions - NAA	322.00		316.00	
Accountancy Fees	528.00		462.00	
Payroll services	234.00		213.60	
Health, Safety & Welfare	664.99		636.78	
Postage, stationery & advertising	161.69		78.87	
General Maintenance	1,598.35		1,099.75	
TV Licences	45.00		52.50	
Rechargeable costs to Residents	126.00		85.00	
Miscellaneous	529.38		221.10	
<b>Total Payments</b>		33,394.09		29,969.10
<b>Maintenance Provision</b>				
Transfer to Cyclical Maintenance Fund	3,000.00		3,000.00	
Transfer to Extraordinary Repairs Fund	3,000.00		3,000.00	
Transfer Extraordinary Fund to General Fund				
<b>Surplus / Deficit (-) for the year</b>		7,813.28		6,563.19
<b>Cyclical Maintenance Fund</b>				
Repairs		-6,273.09		-7,789.50
Transfer from General Account		3,000.00		3,000.00
<b>Surplus / Deficit (-)</b>		-3,273.09		-4,789.50

## Balance Sheet as at 31<sup>st</sup> December 2022

	2022		2021	
	£.p	£.p	£.p	£.p
<b>Investments</b>				
1901(2019 - 2142) NAACIF Accumulation shares	200,667.11		199,093.81	
15578 NAACIF Income shares	13,756.93		14,199.34	
Total		214,424.04		213,293.15
<b>Bank accounts</b>				
Lloyds TSB Treasurers account	15,063.59		13,244.79	
COIF Deposit account	12.28		12.16	
Comforts Fund	543.55		543.55	
Petty cash	425.10		224.87	
Creditors	-2,440.52		-480.00	
Total		13,604.00		13,545.37
<b>Total net assets</b>		<b>228,028.04</b>		<b>226,838.52</b>
<b>General Fund</b>				
Balance at 1 January 2019	97,868.67		90,132.46	
Surplus for the year	7,813.28		6,563.19	
Change in value of NAACIF Income shares	-442.41		1,173.02	
Total		105,239.54		97,868.67
<b>Comforts Fund</b>				
Balance at 1 January 2019	543.55		543.55	
Surplus for the year	0.00		0.00	
Total		543.55		543.55
<b>Cyclical Maintenance Fund</b>				
Balance at 1 January 2019	19,165.31		23,954.81	
Surplus / (Deficit) (-) for the year	-3,273.09		-4,789.50	
Total		15,892.22		19,165.31
<b>Extraordinary Repairs Fund</b>				
Balance at 1 January 2022	109,260.99		89,584.68	
Change in value of NAACIF Accumulation shares	1,573.30		23,175.11	
Building Repairs	-7,481.56		-6,498.80	
Transfer from General account	3,000.00		3,000.00	
Total		106,352.73		109,260.99
<b>Total fund reserves</b>		<b>228,028.04</b>		<b>226,838.52</b>

D Stevenson

Mr D Stevenson on behalf of the Trustees

25 April 2023

Date

Notes to the financial statements for the year ended 31 December 2022

1 Accounting Policies

Basis of preparation

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 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Orme Almshouses meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

2 Investments

Investments are shown at valuation at 31 December 2022 (NAACIF shares at bid price), except the Almshouses and Land, Eastgate Louth, on which no value has been placed.

## INDEPENDENT ACCOUNTANTS REPORT TO ORME ALMSHOUSES

We report on the accounts of Orme Almshouses for the year ended 31st December 2022 which are set out on pages 1 to 3.

### Respective responsibilities of the 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 this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our responsibility to:

- i. examine the accounts under section 145 of the Charities Act;
- ii. to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
- iii. to state whether particular matters have come to our attention

### Basis of independent examiner's report

Our 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### Independent examiner's statement

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

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- \* to keep accounting records in accordance with section 130 of the Charities Act; and
- \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Dexter & Sharpe (Louth)*

Dexter & Sharpe (Louth)  
Chartered Certified Accountants and Registered Auditors  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

Dated: 3 May 2023



# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2022		31	12	2022

## Section A Reference and administration details

**Charity name** ORME ALMSHOUSES

**Other names charity is known by**

**Registered charity number (if any)** 219705

**Charity's principal address**

THE LODGE  
 143 EASTGATE  
 LOUTH  
**Postcode** LN11 9AJ

### 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	A C J HICKMAN			
2	J HOWARD			
3	P V WILLIAMS			
4	M ROBINSON			
5	J G PURVES	Chair		
6	S R RODDEN			
7	S EVANS			
8	S PARKIN			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
ACCOUNTANTS	DEXTER & SHARPE	1 EASTGATE, LOUTH, LINCOLNSHIRE, LN11 9NB

**Name of chief executive or names of senior staff members (Optional information)**

DAVID STEVENSON

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	TRUST DEED DATED 17 JANUARY 1885 AS VARIED BY THE SCHEME DATED 26 NOVEMBER 1968
How the charity is constituted (eg. trust, association, company)	TRUSTEES
Trustee selection methods (eg. appointed by, elected by)	APPOINTED

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A comprehensive Welcome Pack is handed to a new trustee to enable them to feel supported and informed on the policies and procedures of the Charity.

The Charity is a member of The National Almshouse Association which provides help and advice on any issues.

The Trustees are satisfied that systems are in place to manage any risks faced by the Charity. The day to day management of the Charity is delegated to the Clerk. Regular contact is maintained between the Clerk and the Trustees. Risks are identified, assessed and controlled on a regular basis. Planning of work activities for the year has been reviewed at a Trustee meeting. In particular, comprehensive insurance cover is in place and financial management is kept under review.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To provide accommodation for men aged 55 or over, bachelors or widowers.

During the course of the year general maintenance and improvements have been carried out.

We welcome applications from those in financial hardship or otherwise disadvantaged.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives for the year.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

#### **Additional details of objectives and activities (Optional information)**

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A Planning Application for 2 new resident's sheds has been successfully applied for. When installed all residents will then have the option of a double door shed for their own personal use at no extra cost.

The main sewer network has been re-lined, thus reducing the risk of blockages.

Latest specification Electric Circuit Boxes(incl.30MA trip) have been installed in the 3 residences which have received new residents in 2022.

All residences have current validated Electrical Certificates to June 2025 & the remaining ones will be upgraded pre June 2025.

A paved parking area to the rear, together with outside electrical socket, has been installed outside an almshouse for mobility scooter use (now 6 in total to date). Any resident requiring the use of a mobility scooter, thus aiding their continued independent living, will be provided with these additional facilities fully expensed by charity funds.

Thermostatic mixing valves have been fitted to all hot taps in all almshouses; thus reducing the water temperature *out-of-the-tap* to 47 degrees & removing any risk of scalding, but also without compromising Legionellosis prevention.

Being a very special event, all the residents were presented with a Queen Elizabeth II Platinum Jubilee Celebration mug by the charity.

We have appointed 3 new residents in 2022.

Legionella prevention procedures have been carried out by our appointed specialist, and is ongoing.

The gardens have been maintained by our contractor.

## Section E Financial review

### Brief statement of the charity's policy on reserves

We hold cash at the bank at as 31<sup>st</sup> December of £15,063.59 all of which is unrestricted funds. Our investments of £214,424.04 are retained towards the costs of meeting any repairs. £12.28 is held in a deposit account.

### Details of any funds materially in deficit

Not applicable.

### Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principle source of funds are Monthly Maintenance Charges received from residents.

It is our policy to invest any fund balances with COIF or NAACIF.

## Section F Other optional information

Ongoing maintenance to external areas and the grounds with individual internal inspections (Quinquennial) to assess any routine maintenance & identify any possible issues in the future.

All maintenance & improvements are carried out conforming to the Grade II Listing which covers all structures on site.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

Signature(s) Judy Purves Approved by all Trustees at the 25<sup>th</sup> April 2023 Meeting.

Full name(s) JUDY PURVES

Position (eg Secretary, Chair, etc) CHAIR

Date 25<sup>th</sup> April 2023

**THE ORME ALMSHOUSES**

England & Wales - Charity number 219705

---

# Accounts

---

**Orme Almshouses**  
**Financial Statements**  
**For The Year Ended 31 December 2021**

Dexter & Sharpe (Louth)  
Chartered Certified Accountants  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

## Orme Almshouses Accounts for the year ended 31<sup>st</sup> December 2021

	Actual 2021		Actual 2020	
	£.p	£.p	£.p	£.p
<b>Receipts</b>				
<b>Residents' Payments</b>		41,820.00		41,410.00
<b>Interest &amp; dividends</b>				
NAACIF Income Shares	514.09		545.25	
COIF interest received	0.70	514.79	16.55	561.80
<b>Other</b>				
General fund movement				13.00
Recharges to Residents		85.00		30.00
TV Licence fee recovery		52.50		255.00
Other		60.00		
<b>Total Receipts</b>		42,532.29		42,269.80
<b>Payments</b>				
Gross Salaries - Clerk (incl.ERS NI)	9,415.29		9,300.00	
- Warden/Well being	570.00		4,384.08	
Water charges	1,891.73		2,480.77	
Gas	7,913.55		9,483.06	
Electricity	764.58		857.27	
Council Tax (Lodge)	1,144.82		2,382.71	
Gardening	3,210.00		1,953.00	
Insurance	1,444.88		1,563.54	
Telephone	448.65		540.86	
Subscriptions - NAA	316.00		310.00	
Accountancy Fees	462.00		426.00	
Payroll services	213.60		207.60	
Health, Safety & Welfare	636.78		1,181.35	
Postage, stationery & advertising	78.87		117.98	
General Maintenance	1,099.75		855.10	
TV Licences	52.50		30.00	
Rechargeable costs to Residents	85.00		13.00	
Miscellaneous	221.10		155.43	
<b>Total Payments</b>		29,969.10		36,241.75
<b>Maintenance Provision</b>				
Transfer to Cyclical Maintenance Fund	3,000.00		3,000.00	
Transfer to Extraordinary Repairs Fund	3,000.00		3,000.00	
Transfer Extraordinary Fund to General Fund			-20,000.00	
<b>Surplus / Deficit (-) for the year</b>		6,563.19		20,028.05
<b>Cyclical Maintenance Fund</b>				
Repairs		-7,789.50		-6,116.76
Transfer from General Account		3,000.00		3,000.00
<b>Surplus / Deficit (-)</b>		-4,789.50		-3,116.76

**Balance Sheet as at 31<sup>st</sup> December 2021**

	2021		2020	
	f.p	f.p	f.p	f.p
<b>Investments</b>				
1901(2019 - 2142) NAACIF Accumulation shares	199,093.81		175,918.70	
15578 NAACIF Income shares	14,199.34		13,026.32	
total		213,293.15		188,945.02
<b>Bank accounts</b>				
Lloyds TSB Treasurers account	13,244.79		8,799.81	
COIF Deposit account	12.16		6,311.46	
Comforts Fund	543.55		543.55	
Petty cash	224.87		65.66	
Creditors	-480.00		-450.00	
total		13,545.37		15,270.48
<b>Total net assets</b>		<b>226,838.52</b>		<b>204,215.50</b>
<b>General Fund</b>				
Balance at 1 January 2019	90,132.46		71,155.93	
Surplus for the year	6,563.19		20,028.05	
Change in value of NAACIF Income shares	1,173.02		-1,051.52	
total		97,868.67		90,132.46
<b>Comforts Fund</b>				
Balance at 1 January 2019	543.55		543.55	
Surplus for the year	0.00		0.00	
total		543.55		543.55
<b>Cyclical Maintenance Fund</b>				
Balance at 1 January 2019	23,954.81		27,071.57	
Surplus / (Deficit) (-) for the year	-4,789.50		-3,116.76	
total		19,165.31		23,954.81
<b>Extraordinary Repairs Fund</b>				
Balance at 1 January 2019	89,584.68		144,332.68	
Loss on disposal of NAACIF Accumulation shares			-3,039.65	
Change in value of NAACIF Accumulation shares	23,175.11		-5,782.27	
Building Repairs	-6,498.80		-28,926.08	
Transfer to General Account			-20,000.00	
Transfer from General account	3,000.00		3,000.00	
total		109,260.99		89,584.68
<b>total fund reserves</b>		<b>226,838.52</b>		<b>204,215.50</b>

D Stevenson  
 .....  
 Mr D Stevenson on behalf of the Trustees

25 April 2022  
 .....  
 Date

Notes to the financial statements for the year ended 31 December 2021

**1 Accounting Policies**

**Basis of preparation**

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 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Orme Almshouses meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**Investments**

Investments are shown at valuation at 31 December 2021 (NAACIF shares at bid price), except the Almshouses and Land, Eastgate Louth, on which no value has been placed.

**2 Sale of Investments**

During the year to 31 December 2020 the charity carried out building repairs of £28,926.08 and in order to finance this sold 241.110 NAACIF Accumulation shares for £20,000. As these shares had a market value of £23,039.65 at 31 December 2019, this resulted in a loss on disposal of £3,039.65 which was charged to the Extraordinary Repairs Fund.

**3 Transfers from Extraordinary Repairs Fund**

In the year to 31 December 2020 in addition to paying for building repairs of £28,926.08 the fund also transferred £20,000 back to the General Fund. No transfers have been made back to the General Fund in this year.

## INDEPENDENT ACCOUNTANTS REPORT TO ORME ALMSHOUSES

We report on the accounts of Orme Almshouses for the year ended 31st December 2021 which are set out on pages 1 to 3.

### Respective responsibilities of the 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 this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our responsibility to:

- i. examine the accounts under section 145 of the Charities Act;
- ii. to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
- iii. to state whether particular matters have come to our attention

### Basis of independent examiner's report

Our 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### Independent examiner's statement

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
  - \* to keep accounting records in accordance with section 130 of the Charities Act; and
  - \* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Dexter & Sharpe (Louth)*

Dexter & Sharpe (Louth)  
Chartered Certified Accountants and Registered Auditors  
1 Eastgate  
Louth  
Lincolnshire  
LN11 9NB

Dated: 18 MAY 2022



# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2021		31	12	2021

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

THE LODGE
143 EASTGATE
LOUTH
Postcode <input type="text" value="LN11 9AJ"/>

### 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	R K DRINKEL		Resigned 23/05/2021	
2	A C J HICKMAN			
3	J HOWARD			
4	P V WILLIAMS			
5	M ROBINSON			
6	J G PURVES	Chair		
7	S R RODDEN			
8	S EVANS			
9	S PARKIN		Appointed 18/11/2021	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
ACCOUNTANTS	DEXTER & SHARPE	1 EASTGATE, LOUTH, LINCOLNSHIRE, LN11 9NB

**Name of chief executive or names of senior staff members (Optional information)**

DAVID STEVENSON

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	TRUST DEED DATED 17 JANUARY 1885 AS VARIED BY THE SCHEME DATED 26 NOVEMBER 1968
How the charity is constituted (eg. trust, association, company)	TRUSTEES
Trustee selection methods (eg. appointed by, elected by)	APPOINTED

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

A comprehensive Welcome Pack is handed to a new trustee to enable them to feel supported and informed on the policies and procedures of the Charity.

The Charity is a member of The National Almshouse Association which provides help and advice on any issues.

The Trustees are satisfied that systems are in place to manage any risks faced by the Charity. The day to day management of the Charity is delegated to the Clerk. Regular contact is maintained between the Clerk and the Trustees. Risks are identified, assessed and controlled on a regular basis. Planning of work activities for the year has been reviewed at a Trustee meeting. In particular, comprehensive insurance cover is in place and financial management is kept under review.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To provide accommodation for men aged 55 or over, bachelors or widowers.

During the course of the year general maintenance and improvements have been carried out.

We welcome applications from those in financial hardship or otherwise disadvantaged.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives for the year.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

Our first residents moved into the newly renovated former Warden's Lodge, now assigned as additional almshouse accomodation.

A new shed has be provided, together with a paved area & rotary line for clothes drying, exclusively for use by our Lodge residents

An almshouse has been fully renovated, including new floor coverings, new fitted kitchen, new electrical fittings & full re-decoration. Additionally, a new shed has been provided for exclusive use by the new resident.

External iron drainage covers, being original features, were repaired & re-fitted to maintain the character of the communal pathways.

A paved parking area to the rear, together with outside electrical socket, has been installed outside an almshouse for mobility scooter use (now 5 in total to date). Any resident requiring the use of a mobility scooter, thus aiding their continued independent living, will be provided with these additional facilites fully expensed by charity funds.

A Quinquennial Survey Report was commissioned in November 2021 to highlight specific improvement recommendations to be carried out over the next 5 years.

Two sculptures of "Tommys" (WWI soldiers) were installed on the charity lawn by a local community group for the 2021 Armistice Day.

We have appointed 3 new residents in 2021.

Legionella prevention procedures have been carried out by our appointed specialist, and is ongoing.

The gardens have been maintained by our contractor.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

We hold cash at the bank at as 31<sup>st</sup> December of £13,244.79 all of which is unrestricted funds. Our investments of £213,293.15 are retained towards the costs of meeting any repairs. £12.16 is held in a deposit account.

**Details of any funds materially in deficit**

Not applicable.

### Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principle source of funds are Monthly Maintenance Charges received from residents.

It is our policy to invest any fund balances with COIF or NAACIF.

## Section F Other optional information

Ongoing maintenance to external areas and the grounds with individual internal inspections (Quinquennial) to assess any routine maintenance & identify any possible issues in the future.

All maintenance & improvements are carried out conforming to the Grade II Listing which covers all structures on site.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) *P.P. J Purves* Approved by all Trustees at the 25<sup>th</sup> April 2022 Meeting.

Full name(s) JUDY PURVES

Position (eg Secretary, Chair, etc) CHAIR

Date 25<sup>th</sup> April 2022