

ST ANNE'S BEDEHOUSES

England & Wales · Charity number 221541

Details

Status Registered

Legal form Other

Registered 1963-09-02

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

Contact

Address 9 St. Annes Bedehouses
Sewell Road
Lincoln
LN2 5QS

Phone 07947 825035

Email awylde@linksmx.co.uk

Activities

Objects: THE PROVISION OF HOUSING ACCOMMODATION FOR BENEFICIARIES, THE MAINTENANCE OF THE CHAPEL ADJACENT TO THE HOMES WHICH IS USED FOR THE PERFORMANCE OF DIVINE SERVICE IN ACCORDANCE WITH THE RITES AND CEREMONIES OF THE CHURCH OF ENGLAND FOR THE USE OF RESIDENTS AND VISITORS

Activities: The housing of men and women of 55 years or over.

Classification

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

Geography

- **Area of benefit:** LINCOLN
- Lincolnshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£74,657	£69,456	-	-
2023-12-31	£70,354	£71,374	-	-
2022-12-31	£61,006	£66,347	-	-
2021-12-31	£63,608	£68,899	-	-
2020-12-31	£108,146	£105,056	-	-

Trustees

Name	Role	Appointed
Steven Paul Sleight	Chair	2022-01-22
Diana Elizabeth Catton		2025-01-17
FREDERICK HACKETT		2012-11-15
JOANNA ELIZABETH THORNTON		2013-04-19
MARIANNE FRANCES WATKINS		2019-07-19
REV DAVID MOWBRAY		2011-04-15
Rachel Elizabeth May		2023-04-21
Rev Robert John Strachan		2024-07-19
Ruth Amelia Barbara Kitchen		2024-01-19

ST ANNE'S BEDEHOUSES

England & Wales - Charity number 221541

Accounts

Receipts and payments accounts

For the period from	01/12/2024	To	31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Net income from rents	72,539	-	-	72,539	67,886
Laundry receipts	1,352	-	-	1,352	1,570
Donations	260	-	-	260	503
Chapel Fund	385	-	-	385	376
Interest received	21	-	-	21	19
Miscellaneous	100	-	-	100	-
Sub total (Gross income for AR)	74,657	-	-	74,657	70,354
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	-
Loan from Almshouse's Association	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	74,657	-	-	74,657	70,354
A3 Payments					
General utilities	4,721	-	-	4,721	4,787
Chapel utilities	520	-	-	520	2,104
Insurance	6,570	-	-	6,570	5,082
Extraordinary repairs/ improvements	6,134	-	-	6,134	9,159
General Repairs	21,221	-	-	21,221	18,227
Administration salaries	20,981	-	-	20,981	21,213
General expenses	1,600	-	-	1,600	1,011
Professional Fees	2,375	-	-	2,375	4,469
Independent Examination fees	1,650	-	-	1,650	1,650
Subscription - National Association	419	-	-	419	407
Sub total	66,191	-	-	66,191	68,109
A4 Asset and investment purchases. (see table)					
Additions and capital works	-	-	-	-	-
Almshouses loan repayment	3,265	-	-	3,265	3,265
Natwest Plc Mortgage repayments	-	-	-	-	-
Sub total	3,265	-	-	3,265	3,265
Total payments	69,456	-	-	69,456	71,374
Net of receipts/(payments)	5,201	-	-	5,201	- 1,020
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	11,304	-	-	11,304	12,324
Cash funds this year end	16,505	-	-	16,505	11,304

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	16,505	-	-
		-	-	-
		-	-	-
	Total cash funds	16,505	-	-

(agree balances with receipts and payments account(s))

OK Unrestricted funds OK Restricted funds OK Endowment funds

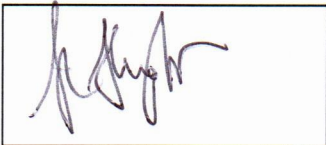
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M&G Investments	Unrestricted funds	90	457
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment	Unrestricted funds	31,273	5,439
	Housing Property	Unrestricted funds	253,188	253,188
	Other Property	Unrestricted funds	45,989	45,989
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association	Unrestricted funds	19,588	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Canon Steven Sleight Chairman	11 April 2025



Trustees' Annual Report for the period

From 01/01/24 to 31/12/24

Charity name: **St. Anne's Bedehouses**

Charity registration number: **221541**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The main objectives of the charity are as follows:</p> <ol style="list-style-type: none">1. The provision of housing accommodation for beneficiaries.2. The maintenance of the Chapel adjacent to the houses which is used for the performance of Divine Service in accordance with rites and ceremonies of the Church of England for the use of the residents and visitors.3. Such charitable purposes for the benefit of the residents as the Trustees decide. <p>The land held must be retained by the Trustees for use for the objects of the charity.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Realisation of the Charity's purposes depends on a) The continued provision of housing which is affordable b) Regular repair and upkeep of beneficiaries homes' c) Maintenance of an environment in which residents are content and d) Promotion of Christian fellowship.</p> <p>None of this is rocket science, but the work and initiatives of Trustees and Officers are all directed toward doing these things well.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year work on restoration of the Wellhead garden has been completed and the appearance of the grounds has been transformed, a tribute to the work of Nicola Penswick who is contracted to work for 50% more hours than her predecessor. The pictures recording the Stations of the Cross have been reframed and restored to their original positions in the Chapel. No 5 was vacated in September and was re-occupied shortly after the turn of the year. Sadly also, Jane Green died in November and renovation of No 7 prior to re-occupation will be a new challenge. The role and functions of the Chaplain are under review prior to the appointment of a successor to Rev Pam Rose who gave notice of intention to retire at the end of her current year in office. A SWOT analysis commissioned from Mr JD Rose has paved the way for a review of strategy in the coming years.</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Weekly Maintenance Contributions were raised by 2% in May and a much needed surplus of £5,200 on the year was recorded. The resulting improvement in the charity's cash funds is providential because the vacancy in No 7 will necessitate a further outlay on complete renovation of the house and will entail an application to the Almshouse Association to "top up" the existing loan.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' policy is to retain at least £5,000 on current account to meet working capital requirements and unexpected shortfalls in revenue or increases in expenditure.
Amount of reserves held	Para 1.22	Cash reserves at the end of the year were £16,505 and the challenges mentioned above render it likely that the trustees will seek to maintain them at this level.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	The most likely adverse event would be a requirement to replace several boilers in one year. In terms of impact, the greatest risk would be a requirement to replace the roof of the Chapel and/or the fleche. Following lengthy review of the charity's policies and risk assessments revised controls should be in place six months into the coming year.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	St. Anne's Bedehouses is a registered charity, number 221541. The scheme which governs the association is dated 30 March 2000.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated registered charity in England and Wales.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	There should be one ex-officio trustee and 9 co-opted trustees. No fewer than three of these should be ordained ministers of the Church of England who at the date of their respective appointments are resident within a radius of 12 miles of Lincoln Cathedral. The names of the trustees who served during the year are set out below

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Prospective Trustees are made familiar with the operating framework and methods of the Trust, and the specific legal responsibilities are explained to any without previous experience as Charitable Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Historically the Charity was a registered provider of regulated social housing, but de-registered in the year ended 31 December 2018. The Charity is an active subscribing member of the Almshouse Association.
Relationship with any related parties	Para 1.51	Any connection between Trustees of the charity with a supplier must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Reference and Administrative details

Charity name	St Anne's Bedehouses
Other name the charity uses	
Registered charity number	221541
Charity's principal address	9 St Annes Bedehouses Sewell Road Lincoln LN2 5QS

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	Mr Nicholas Frederick Hackett	Appointee of the Bishop		The Bishop of Lincoln
2	Mrs Ruth Kitchen		Appointed 19.01.2024	
3	Mrs Rachel May			
4	Revd David Mowbray			
5	Revd Canon Paul Vincent Noble		Retired 31.05.2024	
6	Canon Steven Sleight	Chairman		
7	Revd Robert Strachan		Appointed 19.07.2024	
8	Mrs Joanna Elizabeth Thornton			
9	Mrs Marianne Watkins			
10	-			

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Linda Lord BSC BFP FCA TEP	Streets LLP, Tower House, Lucy Tower Street, Lincoln, LN1 1XW
Bankers	National Westminister Bank Plc	225 High Street Lincoln, LN21AZ

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Canon Steven Sleight

**Position (eg Secretary,
Chair, etc)**

Chairman

Date

11 April 2025



Section A

Independent Examiner's Report

Report to the trustees/ members of	St Anne's Bedehouses		
On accounts for the year ended	31 December 2024	Charity no (if any)	221541
Set out on pages	1 – 8		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**Responsibilities and
basis of report**

As the charity'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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

Signed:		Date:	28 April 2025
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Name:	Linda Lord
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Relevant professional qualification(s) or body (if any):	BSc BFP FCA TEP
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Address:	Streets LLP, Tower House, Lucy Tower Street, Lincoln, LN1 1XW
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

ST ANNE'S BEDEHOUSES

England & Wales - Charity number 221541

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Anne's Bedehouses

Charity No:
221541

CC16a

Receipts and payments accounts

For the period from	01/01/2023	To	31/12/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Net income from rents	67,886	-	-	67,886	58,175
Laundry receipts	1,570	-	-	1,570	1,538
Donations	503	-	-	503	255
Chapel Fund	376	-	-	376	342
Interest received	19	-	-	19	18
Miscellaneous	-	-	-	-	678
Sub total (Gross income for AR)	70,354	-	-	70,354	61,006
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	-
Loan from Almshouse's Association	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	70,354	-	-	70,354	61,006
A3 Payments					
General utilities	4,787	-	-	4,787	4,489
Chapel utilities	2,104	-	-	2,104	1,134
Insurance	5,082	-	-	5,082	3,740
Contract Payment	-	-	-	-	-
Cyclical Maintenance	-	-	-	-	-
Extraordinary repairs/ improvements	9,159	-	-	9,159	6,225
General Repairs	18,227	-	-	18,227	15,130
Administration salaries	21,213	-	-	21,213	19,343
Council Tax	-	-	-	-	274
General expenses	1,011	-	-	1,011	1,687
Bank charges	-	-	-	-	-
Professional Fees	4,469	-	-	4,469	525
Independent Examination fees	1,650	-	-	1,650	1,500
Subscription - National Association	407	-	-	407	605
Sub total	68,109	-	-	68,109	54,652
A4 Asset and investment purchases, (see table)					
Additions and capital works	-	-	-	-	8,430
Almshouses loan repayment	3,265	-	-	3,265	3,265
Natwest Plc Mortgage repayments	-	-	-	-	-
Sub total	3,265	-	-	3,265	11,695
Total payments	71,374	-	-	71,374	66,347
Net of receipts/(payments)	- 1,020	-	-	- 1,020	- 5,341
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,324	-	-	12,324	17,665
Cash funds this year end	11,304	-	-	11,304	12,324

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	11,304	-	-
		-	-	-
		-	-	-
	Total cash funds	11,304	-	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M&G Investments	Unrestricted funds	90	457
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment	Unrestricted funds	31,273	6,399
	Housing Property	Unrestricted funds	253,188	253,188
	Other Property	Unrestricted funds	45,989	45,989
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association	Unrestricted funds	22,853	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

<div style="display: flex; justify-content: space-between;"> Signature Print Name </div>	Mr N F Hackett (Chariman)	<div style="display: flex; justify-content: space-between;"> Date of approval </div> 19/04/2024
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Trustees' Annual Report for the period

From 01/01/23 to 31/12/23

Charity name: **St. Anne's Bedehouses**

Charity registration number: **221541**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The main objectives of the charity are as follows:</p> <ol style="list-style-type: none">1. The provision of housing accommodation for beneficiaries.2. The maintenance of the Chapel adjacent to the houses which is used for the performance of Divine Service in accordance with rites and ceremonies of the Church of England for the use of the residents and visitors.3. Such charitable purposes for the benefit of the residents as the Trustees decide. <p>The land held must be retained by the Trustees for use for the objects of the charity.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Realisation of the Charity's purposes depends on a) The continued provision of housing which is affordable b) Regular repair and upkeep of beneficiaries homes c) Maintenance of an environment in which residents are content and d) Promotion of Christian fellowship.</p> <p>None of this is rocket science, but the work and initiatives of Trustees and Officers are all directed toward doing these things well.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.</p>

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Full occupation of all the houses has been maintained since April and particular attention has been directed to all wants of repair.</p> <p>Security has been enhanced by the provision of additional fire appliances and installation of a combined Communal/ Security system.</p> <p>Work continues toward the production of a Website with which all the Trustees can be content, the closer definition of the role and responsibilities of the Chaplain and restoration of the Wellhead garden area.</p> <p>The Trustees grateful thanks are extended to Ruth Kitchen and Steven Grace for their years of service as Warden and Groundsman respectively and extend a warm welcome to Paul Birkinshaw and Nicola Penswick as worthy successors.</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>A 12.5% increase in Weekly Maintenance Contributions from April, coupled with full occupancy resulted in a net increase in revenue over the year from this source in excess of £9,000 offset by increases of over £6,000 in the cost of repairs.</p> <p>As a result, the charity recorded a deficit of £1,020 at the end of the year down from £5,341 in the previous year.</p> <p>However this shortfall could be said to have been offset fully in the accounts of our two principal energy suppliers which are, unusually, debtors following successful challenges to sums which they had overcharged earlier in the year.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustees endeavour to maintain sufficient revenue reserves with which to fund future maintenance and repairs. The Trustees consider that a minimum balance of £5,000 needs to be held in order to meet working capital requirements and any unexpected shortfalls in income or increases in expenditure.</p>
Amount of reserves held	Para 1.22	<p>The charity held cash reserves of £11,304 at the 31st December 2023, all of which are unrestricted.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The majority of the charity's income is generated from weekly maintenance contributions. Laundry receipts, donations (principally from Chapel collections) and subscriptions to the communal broadband service generate less than 5% of total revenue.
Investment policy and objectives including any social investment policy adopted	Para 1.46	In light of the inflationary pressures reported above, maintenance of the current level of reserves has to be the continued target of the trustees. Accumulation of reserves with which to fund improvements is a secondary objective when circumstances permit.
A description of the principal risks facing the charity	Para 1.46	The current condition of the central heating boilers in the houses remains a concern because of the high cost of replacement. (One had to be replaced during 2023). Now that the cost of energy has been restored to determinable levels, employment costs resume their place at the head of the expenses which need to be controlled.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	St. Anne's Bedehouses is a registered charity, number 221541. The scheme which governs the association is dated 30 March 2000.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated registered charity in England and Wales.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	There should be one ex-officio trustee and 9 co-opted trustees. No fewer than three of these should be ordained ministers of the Church of England who at the date of their respective appointments are resident within a radius of 12 miles of Lincoln Cathedral. The names of the trustees who served during the year are set out below

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Prospective Trustees are made familiar with the operating framework and methods of the Trust, and the specific legal responsibilities are explained to any without previous experience as Charitable Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Historically the Charity was a registered provider of regulated social housing, but de-registered in the year ended 31 December 2018. The Charity is an active subscribing member of the Almshouse Association.
Relationship with any related parties	Para 1.51	Any connection between Trustees of the charity with a supplier must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Reference and Administrative details

Charity name	St Anne's Bedehouses
Other name the charity uses	
Registered charity number	221541
Charity's principal address	9 St Annes Bedehouses Sewell Road Lincoln LN2 5QS

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	Mr Nicholas Frederick Hackett	Appointee of the Bishop - Chairman		The Bishop of Lincoln
2	Mr Rachel May		Appointed 21.04.2023	
3	Mrs Jill Moncaster		Retired 21.04.2023	
4	The Revd David Mowbray			
5	The Revd Canon Paul Vincent Noble			
6	Mr Steven Sleight			
7	The Revd Richard Steel		Retired 21.07.2023	
8	Mrs Joanna Elizabeth Thornton			
9	Mrs Marianne Watkins			

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Linda Lord BSC BFP FCA TEP	Streets LLP, Tower House, Lucy Tower Street, Lincoln, LN1 1XW
Bankers	National Westminster Bank Plc	225 High Street Lincoln, LN21AZ

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

Exemptions from disclosure

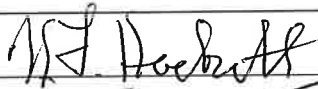
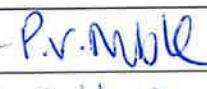
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr N F Hackett	Mr Paul Noble
Position (eg Secretary, Chair, etc)	Chairman	Trustee

Date

ST ANNE'S BEDEHOUSES

England & Wales - Charity number 221541

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

St Anne's Bedehouses

On accounts for the year
ended

31 December 2022

Charity no
(if any)

221541

Set out on pages

1 – 8

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

Signed:

Linda Lord

Date:

11 May 2023

Name:

Linda Lord

Relevant professional
qualification(s) or body
(if any):

BSc BFP FCA TEP

Address:

Streets Chartered Accountants, Tower House, Lucy Tower Street,
Lincoln, LN1 1XW

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Anne's Bedehouses

Charity No:
221541

CC16a

Receipts and payments accounts

For the period from	01/01/2022	To	31/12/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Net income from rents	58,175	-	-	58,175	61,819
Laundry receipts	1,538	-	-	1,538	1,337
Donations	255	-	-	255	315
Chapel Fund	342	-	-	342	120
Interest received	18	-	-	18	17
Miscellaneous	678	-	-	678	-
Sub total (Gross income for AR)	61,006	-	-	61,006	63,608
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	-
Loan from Almshouse's Association	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,006	-	-	61,006	63,608
A3 Payments					
General utilities	4,489	-	-	4,489	3,959
Chapel utilities	1,134	-	-	1,134	835
Insurance	3,740	-	-	3,740	5,010
Contract Payment	-	-	-	-	-
Cyclical Maintenance	-	-	-	-	1,848
Extraordinary repairs/ improvements	6,225	-	-	6,225	3,555
General Repairs	15,130	-	-	15,130	13,976
Administration salaries	19,343	-	-	19,343	19,581
Council Tax	274	-	-	274	67
General expenses	1,687	-	-	1,687	1,015
Bank charges	-	-	-	-	-
Professional Fees	525	-	-	525	53
Independent Examination fees	1,500	-	-	1,500	1,500
Subscription - National Association	605	-	-	605	288
Sub total	54,652	-	-	54,652	51,687
A4 Asset and investment purchases. (see table)					
Additions and capital works	8,430	-	-	8,430	13,947
Almshouses loan repayment	3,265	-	-	3,265	3,265
Natwest Plc Mortgage repayments	-	-	-	-	-
Sub total	11,695	-	-	11,695	17,212
Total payments	66,347	-	-	66,347	68,899
Net of receipts/(payments)	- 5,341	-	-	- 5,341	- 5,291
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	17,665	-	-	17,665	22,956
Cash funds this year end	12,324	-	-	12,324	17,665

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	12,324	-	-
		-	-	-
	Total cash funds	12,324	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M&G Investments	Unrestricted funds	450	89
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment	Unrestricted funds	31,273	7,528
	Housing Property	Unrestricted funds	253,188	253,188
	Other Property	Unrestricted funds	45,989	45,989
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association	Unrestricted funds	26,117	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mr N F Hackett (Chariman)	21/01/25



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 01/01/22 to 31/12/22

Charity name: St. Anne's Bedehouses

Charity registration number: 221541

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The main objectives of the charity are as follows:</p> <ol style="list-style-type: none">1. The provision of housing accommodation for beneficiaries.2. The maintenance of the Chapel adjacent to the houses which is used for the performance of Divine Service in accordance with rites and ceremonies of the Church of England for the use of the residents and visitors.3. Such charitable purposes for the benefit of the residents as the Trustees decide. <p>The land held must be retained by the Trustees for use for the objects of the charity.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Consolidation which began in 2021 has continued throughout 2022. Considerable effort was directed toward restoration of full occupancy in the interest of maintaining a lively community whilst optimising revenue.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The year saw the conclusion of the latest cycle of renovation work with the provision of new walk in shower arrangements in No 2. The only house which now remains to be renovated is No 7 but, before that can be contemplated, the trustees recognised that economic headwinds compelled them to take steps to strengthen the balance sheet.</p> <p>Restoration of full occupancy by the end of the year certainly helped, but by October it was apparent that a substantial increase in Weekly Maintenance Contributions was unavoidable and essential to combat inflation, particularly in the field of energy prices.</p> <p>Residents were accordingly warned to expect this in April.</p> <p>It was with great regret that the trustees learned that the Warden wished to retire in April and, by the end of the year the sub-committee charged with recruiting a successor had decided that employment of a reputable specialist recruitment agency was the only sure way of engaging a suitable successor.</p> <p>On a positive note, a generous offer to design a website for the charity without charge has been taken up and we can look forward to seeing the product in the Spring. It should help to ensure a steady flow of applicants for vacant houses and to bolster St Annes' profile.</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity recorded a deficit of £5,341 at the end of the year compared with a deficit of £5,291 in the previous year. Consequently the cash balance carried forward to 2023 was reduced to £12,324. Income was in line with the previous year's performance.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees endeavour to maintain sufficient revenue reserves with which to fund future maintenance and repairs. The Trustees consider that a minimum balance of £5,000 should be held in order to meet working capital requirements and any unexpected shortfalls in income or increases in expenditure.
Amount of reserves held	Para 1.22	The charity held cash reserves of £12,324 at the 31 st December 2022, all of which are unrestricted.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The majority of the charity's income is generated from weekly maintenance contributions. Laundry receipts, donations (principally from Chapel collections) and subscriptions to the communal broadband service generate less than 3% of total revenue.
Investment policy and objectives including any social investment policy adopted	Para 1.46	In light of the inflationary pressures reported above, maintenance of the current level of reserves has to be the initial target of the trustees. Accumulation of reserves with which to fund improvements is a secondary objective when circumstances permit.
A description of the principal risks facing the charity	Para 1.46	The current condition of the central heating boilers in the houses remains a concern because of the high cost of replacement. However it is now envisaged that inflation has peaked and that the measures taken to combat it will prove successful,

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	St. Anne's Bedehouses is a registered charity, number 221541. The scheme which governs the association is dated 30 March 2000.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated registered charity in England and Wales.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	There should be one ex-officio trustee and 9 co-opted trustees. No fewer than three of these should be ordained ministers of the Church of England who at the date of their respective appointments are resident within a radius of 12 miles of Lincoln Cathedral. The names of the trustees who served during the year are set out below

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Prospective Trustees are made familiar with the operating framework and methods of the Trust, and the specific legal responsibilities are explained to any without previous experience as Charitable Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Historically the charity was a registered provider of regulated social housing. In the year ended 31 December 2017 the charity began the application process to deregister as a provider and this was completed in the year ended 31 December 2018.
Relationship with any related parties	Para 1.51	Any connection between Trustees of the charity with a supplier must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Reference and Administrative details

Charity name	St Anne's Bedehouses
Other name the charity uses	
Registered charity number	221541
Charity's principal address	9 St Annes Bedehouses Sewell Road Lincoln LN2 5QS

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	Mr Nicholas Frederick Hackett	Appointee of the Bishop - Chairman		The Bishop of Lincoln
2	Mr Mark Batcheler			
3	Mrs Jill Moncaster			
4	The Revd David Mowbray			
5	The Revd Canon Paul Vincent Noble			
6	Mr Steven Speight		Appointed 21.01.2022	
7	The Revd Richard Steel		Appointed 22.04.2022	
8	Mrs Joanna Elizabeth Thornton			
9	Mrs Marianne Watkins			
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Linda Lord BSC BFP FCA TEP	Streets LLP, Tower House, Lucy Tower Street, Lincoln, LN1 1XW
Bankers	National Westminster Bank Plc	225 High Street Lincoln, LN21AZ

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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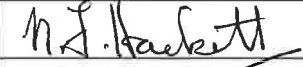
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr N F Hackett	
Position (eg Secretary, Chair, etc)	Chairman	Trustee

Date

21/4/23

ST ANNE'S BEDEHOUSES

England & Wales - Charity number 221541

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

St Anne's Bedehouses

On accounts for the year
ended

31 December 2021

Charity no
(if any)

221541

Set out on pages

1 – 8

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

Signed:

Linda Lord

Date:

26 April 2022

Name:

Linda Lord

Relevant professional
qualification(s) or body
(if any):

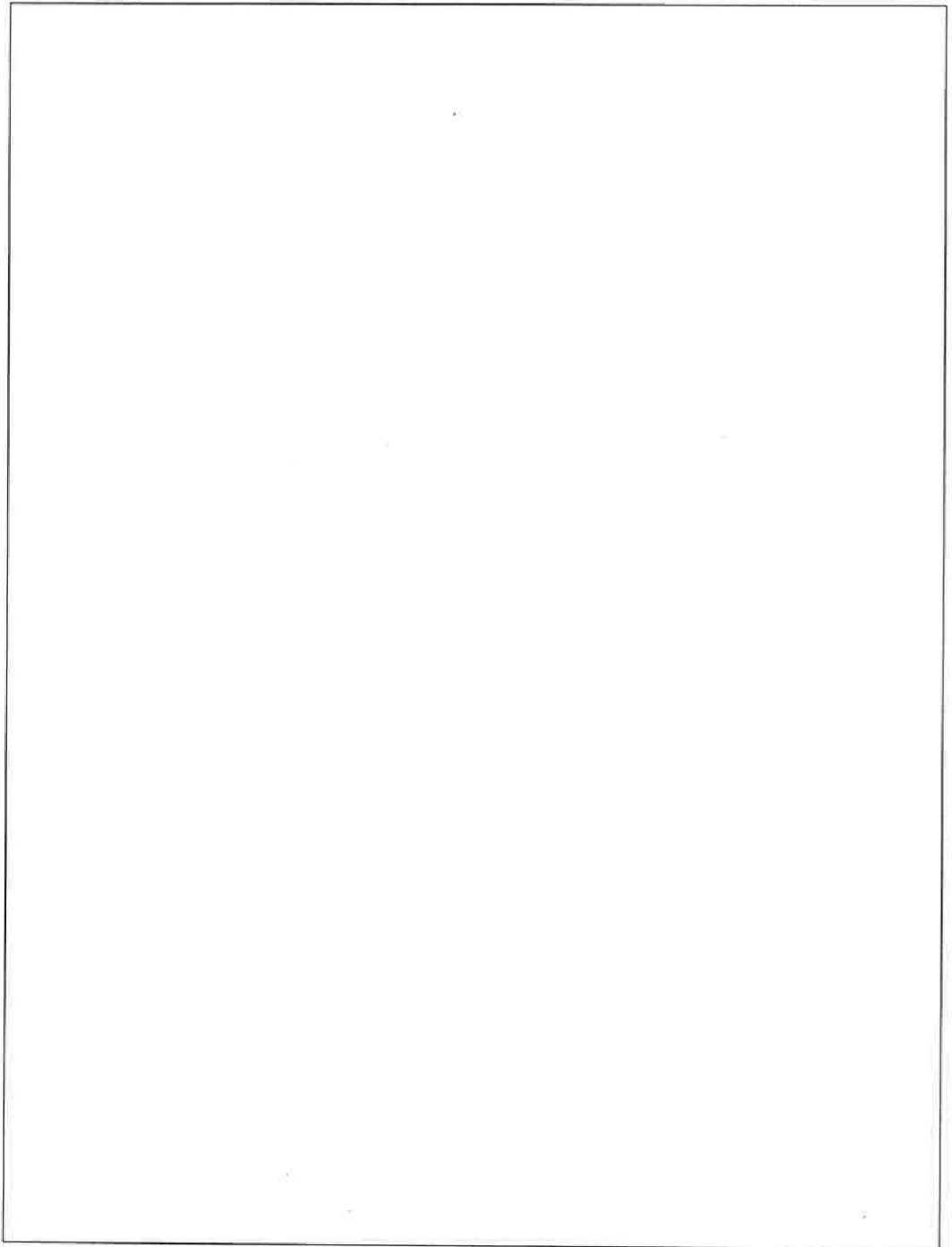
BSc BFP FCA TEP

Address:

Streets Chartered Accountants, Tower House, Lucy Tower Street,
Lincoln, LN1 1XW

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Office copy



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Anne's Bedehouses

Charity No:
221541

CC16a

Receipts and payments accounts

For the period from	01/01/2021	To	31/12/2021
---------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Net income from rents	61,819	-	-	61,819	58,110
Laundry receipts	1,337	-	-	1,337	885
Donations	315	-	-	315	234
Chapel Fund	120	-	-	120	456
Interest received	17	-	-	17	370
Sub total (Gross income for AR)	63,608	-	-	63,608	60,055
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	16,999
Loan from Almshouse's Association	-	-	-	-	31,092
Sub total	-	-	-	-	48,091
Total receipts	63,608	-	-	63,608	108,146
A3 Payments					
General utilities	3,959	-	-	3,959	4,260
Chapel utilities	835	-	-	835	695
Insurance	5,010	-	-	5,010	3,710
Contract Payment	-	-	-	-	1,562
Cyclical Maintenance	1,848	-	-	1,848	4,026
Extraordinary repairs/ improvements	3,555	-	-	3,555	404
General Repairs	13,976	-	-	13,976	8,327
Administration salaries	19,581	-	-	19,581	18,644
Council Tax	67	-	-	67	698
General expenses	1,015	-	-	1,015	1,390
Bank charges	-	-	-	-	-
Professional Fees	53	-	-	53	250
Independent Examination fees	1,500	-	-	1,500	1,500
Subscription - National Association	288	-	-	288	216
Sub total	51,687	-	-	51,687	45,682
A4 Asset and investment purchases. (see table)					
Additions and capital works	13,947	-	-	13,947	50,343
Almshouses loan repayment	3,265	-	-	3,265	-
Natwest Plc Mortgage repayments	-	-	-	-	9,031
Sub total	17,212	-	-	17,212	59,374
Total payments	68,899	-	-	68,899	105,056
Net of receipts/(payments)	- 5,291	-	-	- 5,291	3,091
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	22,956	-	-	22,956	19,865
Cash funds this year end	17,665	-	-	17,665	22,956

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	17,665	-	-
		-	-	-
	Total cash funds	17,665	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

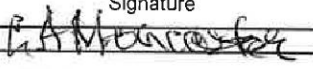
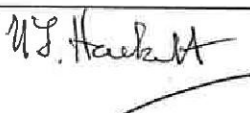
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M&G Investments	Unrestricted funds	464	89
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment	Unrestricted funds	31,273	8,857
	Housing Property	Unrestricted funds	244,757	244,757
	Other Property	Unrestricted funds	45,989	45,989
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association	Unrestricted funds	29,382	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mr N F Hackett (Chariman)	22 April 2022
	Mrs J Moncaster (Trustee)	22 April 2022



Trustees' Annual Report for the period

From 01/01/21 to 31/12/21

Charity name: St. Anne's Bedehouses

Charity registration number: 221541

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The main objectives of the charity are as follows:</p> <ol style="list-style-type: none">1. The provision of housing accommodation for beneficiaries.2. The maintenance of the Chapel adjacent to the houses which is used for the performance of Divine Service in accordance with rites and ceremonies of the Church of England for the use of the residents and visitors.3. Such charitable purposes for the benefit of the residents as the Trustees decide. <p>The land held must be retained by the Trustees for use for the objects of the charity.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>From the outset the year was seen and has proved to be one of recovery from the Coronavirus and restoration of communal activity, accompanied by financial consolidation following the heavy outlay on renovation work which was made in 2020.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	As always the principal contribution by volunteers has been the support afforded to residents by their friends and families.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A year during which we have said farewell to two of our trustees Steven Roper, who retired after many years of service, and Alun Jones and two residents, Martin Rose and Susie Parry, all of whose lives were claimed by cancer.</p> <p>By the year end one potential new lay trustee had been identified and work was in hand to recruit new residents for the vacated houses.</p> <p>Thankfully no one in the community contracted Covid 19 and the easing of restrictions enabled the trustees to meet again in July in the Chapel where regular services have resumed on the basis of a weekly service of morning prayer interspersed with Sunday Communion services.</p> <p>In financial terms, the year was seen from the outset as one of consolidation following the heavy programme of renovation carried out in 2020 and so it proved. The final payment of £12,000 for renovation work was made in January and June saw the restoration of the North boundary wall in collaboration with the adjoining owner, whilst a quinquennial electrical inspection was carried out in October.</p> <p>In the second half of the year the plan had been to begin to rebuild our reserves by regular payments towards future Extra ordinary Repairs.</p> <p>However, the end of the year threw up a number of challenges foremost among which in the short term was the unexpectedly high proportion of vacancies, in the medium term there are indications that a number of house boilers may need replacement and in the longer term inflation, particularly of energy prices, may constrain further developments for some time to come.</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The charity recorded a deficit of £5,291 at the end of the year compared with a surplus of £3,091 in the previous year. Consequently the cash balance carried forward to 2022 was reduced to £17,655.</p> <p>Income was in line with the previous year's performance.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustees endeavour to maintain sufficient revenue reserves with which to fund future maintenance and repairs. The Trustees consider that a minimum balance of £5,000 should be held in order to meet working capital requirements and any unexpected shortfalls in income or increases in expenditure.</p>
Amount of reserves held	Para 1.22	<p>The charity held cash reserves of £17,665 at the 31st December 2021, all of which are unrestricted.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The majority of the charity's income is generated from weekly maintenance contributions.</p> <p>Laundry receipts, donations (principally from Chapel collections) and subscriptions to the communal broadband service generate less than 3% of total revenue.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<p>In light of the financial constraints reported above, maintenance of the current level of reserves has to be the target for the foreseeable future.</p> <p>Accumulation of reserves with which to fund improvements thus becomes a secondary objective when circumstances permit.</p>
A description of the principal risks facing the charity	Para 1.46	<p>The current condition of the central heating boilers in the houses is a concern and the heating contractor has been asked to report on them individually when carrying out the next annual safety inspections.</p> <p>Inflation is the other major challenge and a decision in October to increase Weekly Maintenance Contributions now looks increasingly likely.</p>

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	St. Anne's Bedehouses is a registered charity, number 221541. The scheme which governs the association is dated 30 March 2000.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated registered charity in England and Wales.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	There should be one ex-officio trustee and 9 co-opted trustees. No fewer than three of these should be ordained ministers of the Church of England who at the date of their respective appointments are resident within a radius of 12 miles of Lincoln Cathedral. The Trustees who served the charity during the period are listed on page 6 to this trustees' report.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Prospective Trustees are made familiar with the operating framework and methods of the Trust, and the specific legal responsibilities are explained to any without previous experience as Charitable Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Historically the charity was a registered provider of regulated social housing. In the year ended 31 December 2017 the charity began the application process to deregister as a provider and this was completed in the year ended 31 December 2018.
Relationship with any related parties	Para 1.51	Any connection between Trustees of the charity with a supplier must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Reference and Administrative details

Charity name	St Anne's Bedehouses
Other name the charity uses	
Registered charity number	221541
Charity's principal address	9 St Annes Bedehouses Sewell Road Lincoln LN2 5QS

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	Mr Nicholas Frederick Hackett	Appointee of the Bishop - Chairman		The Bishop of Lincoln
2	Mr Mark Batcheler			
3	Mr Robert Alun Jones		Until 30/09/2021	
4	Mrs Jill Moncaster			
5	The Revd David Mowbray			
6	The Revd Canon Paul Vincent Noble			
7	Mr Steve Roper		Until 13/05/2021	
8	Mrs Joanna Elizabeth Thornton			
9	The Revd Alastair William Mackenzie Ward			
10	Mrs Marianne Watkins			

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Linda Lord BSC BFP FCA TEP	Streets LLP, Tower House, Lucy Tower Street, Lincoln, LN1 1XW
Bankers	National Westminster Bank Plc	225 High Street Lincoln, LN21AZ

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

Exemptions from disclosure

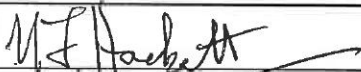
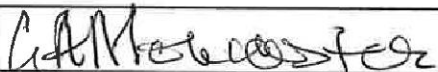
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr N F Hackett	Mrs J Moncaster
Position (eg Secretary, Chair, etc)	Chairman	Trustee

Date

ST ANNE'S BEDEHOUSES

England & Wales - Charity number 221541

Accounts



Section A Independent Examiner's Report

Report to the trustees/ members of	St Anne's Bedehouses		
On accounts for the year ended	31 December 2020	Charity no (if any)	221541
Set out on pages	1 – 10		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019.

**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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

Signed:		Date:	08 June 2021
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Name: Linda Lord

Relevant professional qualification(s) or body (if any): BSc BFP FCA TEP

Address: Streets Chartered Accountants, Tower House, Lucy Tower Street, Lincoln, LN1 1XW

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Anne's Bedehouses

Charity no. 221541

CC16a

For the period
from

01/01/2020

To

31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Net income from rents	58,110	-	-	58,110	62,976
Laundry receipts	885	-	-	885	884
Donations	234	-	-	234	449
Chapel Fund	456	-	-	456	731
Interest received	370	-	-	370	193
Sub total (Gross income for AR)	60,055	-	-	60,055	65,233
A2 Asset and investment sales, (see table).					
Sale of Investments	16,999	-	-	16,999	-
Loan from Almshouse's Association	31,092	-	-	31,092	-
Sub total	48,091	-	-	48,091	-
Total receipts	108,146	-	-	108,146	65,233
A3 Payments					
General utilities	4,260	-	-	4,260	3,006
Chapel utilities	695	-	-	695	901
Insurance	3,710	-	-	3,710	4,304
Contract Payment	1,562	-	-	1,562	2,605
Cyclical Maintenance	4,026	-	-	4,026	3,510
Extraordinary repairs/ improvements	404	-	-	404	3,752
General Repairs	8,327	-	-	8,327	8,288
Administration salaries	18,644	-	-	18,644	18,196
Council Tax	698	-	-	698	-
General expenses	1,390	-	-	1,390	1,526
Bank charges	-	-	-	-	-
Professional Fees	250	-	-	250	1,140
Independent Examination fees	1,500	-	-	1,500	2,520
Subscription - National Association	216	-	-	216	260
Sub total	45,682	-	-	45,682	50,008
A4 Asset and investment purchases. (see table)					
Natwest Plc Mortgage repayments	9,031	-	-	9,031	5,544
Additions and capital works	50,343	-	-	50,343	7,866
Sub total	59,374	-	-	59,374	13,410
Total payments	105,056	-	-	105,056	63,418
Net of receipts/(payments)	3,091	-	-	3,091	1,815
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	19,865	-	-	19,865	18,050
Cash funds this year end	22,956	-	-	22,956	19,865

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	22,956	-	-
		-	-	-
		-	-	-
	Total cash funds	22,956	-	-

(agree balances with receipts and payments account(s))

OK OK OK

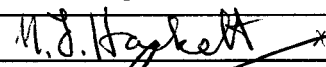

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M&G Investments	Unrestricted funds	385	89
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment	Unrestricted funds	31,273	10,419
	Housing Property	Unrestricted funds	230,810	230,810
	Other Property	Unrestricted funds	45,989	45,989
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association	Unrestricted funds	3,265	< 1 year
	Almshouse Association	Unrestricted funds	29,382	2 - 5 years
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
X  X	Mr N Hackett	12/05/2021
X  X	Mr S Roper	12/05/2021



Trustees' Annual Report for the period

From 01/01/20 to 31/12/20

Charity name: St. Anne's Bedehouses

Charity registration number: 221541

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The main objectives of the charity are as follows:</p> <ol style="list-style-type: none">1. The provision of housing accommodation for beneficiaries.2. The maintenance of the Chapel adjacent to the houses which is used for the performance of Divine Service in accordance with rites and ceremonies of the Church of England for the use of the residents and visitors.3. Such charitable purposes for the benefit of the residents as the Trustees decide. <p>The land held must be retained by the Trustees for use for the objects of the charity.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The year has been dominated by the need to raise funds for and then to complete the renovation of three houses and refurbishment of a fourth following the unusually large loss of three of our residents. This was accomplished with the dual effect of reinvigorating the community and minimising the loss of revenue from vacant houses.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	As always the principal contribution by volunteers has been the support afforded to residents by their friends and families.
Other		N/A

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>I It was almost inevitable that the restrictions imposed by the Coronavirus during the year served virtually to eliminate both chapel services and communal activities centred on No 9. Sadly, also, after losing Hilda Dunn from No 4 at the end of 2019 we said goodbye to Mary Hugill from No 2 and Natalie Mardles from No 8.</p> <p>However, on the positive side despite an occasional scare none of our residents succumbed to the virus and the Alarm Call system provided a convenient remote link between the Warden and residents few of whom could be described as devotees of Zoom.</p> <p>Moreover, it has been pleasing to record the advent of Bob Harvey to No 2, Tina Kennedy to No 4 and Susie Parry to No 8 and that all of them have settled in well. Gratifyingly also, by the end of January 2021 nine out of our thirteen residents had become subscribers to the recently introduced Communal Broadband system which should continue to provide excellent value for money, particularly if we do not have to invest in a rented line to secure additional bandwidth.</p> <p>Most surprisingly of all, 2020 proved to be an exceptionally productive year for renewal of the internal fabric of our houses. The award of an interest free loan from the Almshouse Association in April, coupled with the availability of vacant houses enabled our building contractors to renovate three houses (Nos 2, 4 and 14) completely and to refurbish No 8 with minimal disruption to the lives of residents.</p> <p>As a result, although we have (hopefully temporarily) exhausted virtually all our available reserves, there remains just one house (No 7) which still needs to undergo full internal renovation and there is no immediate pressure for that to be done.</p> <p>Consequently at St Annes, if nowhere else,</p>

		the Chinese epigram - "May you live in interesting times" - has proved in 2020 to be more of a blessing than a curse and a period of consolidation now appears to be in prospect.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	-
Performance of fundraising activities against objectives set	Para 1.41	-
Investment performance against objectives	Para 1.41	-
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity made a surplus of £3,091 in the year with cash balances carried forward of £22,956. Income is consistent with previous years' performance.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees endeavour to maintain sufficient revenue reserves in order to meet the future maintenance and repairs requirements. The Trustees consider that a minimum balance of £5,000 should be held in order to meet working capital requirements, any shortfall in income and unexpected expenditure.
Amount of reserves held	Para 1.22	The charity held cash reserves of £22,956 at the 31 st December 2020, all of which are unrestricted.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The majority of the charity's income is generated from rents, totalling £58,110 (2019: £62,976) in the year. In addition the charity received laundry receipts of £885 (2019: £884), and a number of donations both general £234 (2019: £449) and to the chapel fund totalling £456 (2019: £731).
Investment policy and objectives including any social investment policy adopted	Para 1.46	In maintaining reserves for repair and maintenance work, the Trustees must invest the funds in trust for the charity.
A description of the principal risks facing the charity	Para 1.46	N/A
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	St. Anne's Bedehouses is a registered charity, number 221541. The scheme which governs the association is dated 30 March 2000.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated registered charity in England and Wales.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	There should be one ex-officio trustee and 9 co-opted trustees. No fewer than three of these should be ordained ministers of the Church of England who at the date of their respective appointments are resident within a radius of 12 miles of Lincoln Cathedral. The Trustees who served the charity during the period are listed on page 6 to this trustees' report.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Prospective Trustees are made familiar with the operating framework and methods of the Trust, and the specific legal responsibilities are explained to any without previous experience as Charitable Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Historically the charity was a registered provider of regulated social housing. In the year ended 31 December 2017 the charity began the application process to deregister as a provider and this was completed in the year ended 31 December 2018.
Relationship with any related parties	Para 1.51	Any connection between Trustees of the charity with a supplier must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.
Other		N/A

Reference and Administrative details

Charity name	St Anne's Bedehouses
Other name the charity uses	
Registered charity number	221541
Charity's principal address	9 St Annes Bedehouses Sewell Road Lincoln LN2 5QS

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	Mr Nicholas Frederick Hackett	Appointee of the Bishop - Chairman		The Bishop of Lincoln
2	Mr Mark Batcheler			
3	Mr Robert Alun Jones			
4	Mrs Jill Moncaster			
5	The Revd David Mowbray			
6	The Revd Canon Paul Vincent Noble			
7	Mr Steve Roper			
8	Mrs Joanna Elizabeth Thornton			
9	The Revd Alastair William Mackenzie Ward			
10	Mrs Marianne Watkins			

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for	

safe custody and segregation of such assets from the charity's own assets	
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Linda Lord BSC BFP FCA TEP	Streets LLP Tower House, Lucy Tower Street Lincoln, LN11XW
Bankers	National Westminister Bank Plc	225 High Street Lincoln, LN21AZ

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	x <i>M. F. Hackett</i> x	x <i>S. Roper</i> x
Full name(s)	NICHOLAS FREDERICK HACKETT	STEPHEN VICTOR ROPER
Position (eg Secretary, Chair, etc)	Chairman	Trustee

Date

12 / 05 / 2021
