



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

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 £
<b>A1 Receipts</b>					
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
<b>Sub total (Gross income for AR)</b>	<b>60,055</b>	<b>-</b>	<b>-</b>	<b>60,055</b>	<b>65,233</b>
<b>A2 Asset and investment sales, (see table).</b>					
Sale of Investments	16,999	-	-	16,999	-
Loan from Almshouse's Association	31,092	-	-	31,092	-
<b>Sub total</b>	<b>48,091</b>	<b>-</b>	<b>-</b>	<b>48,091</b>	<b>-</b>
<b>Total receipts</b>	<b>108,146</b>	<b>-</b>	<b>-</b>	<b>108,146</b>	<b>65,233</b>
<b>A3 Payments</b>					
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
<b>Sub total</b>	<b>45,682</b>	<b>-</b>	<b>-</b>	<b>45,682</b>	<b>50,008</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Natwest Plc Mortgage repayments	9,031	-	-	9,031	5,544
Additions and capital works	50,343	-	-	50,343	7,866
<b>Sub total</b>	<b>59,374</b>	<b>-</b>	<b>-</b>	<b>59,374</b>	<b>13,410</b>
<b>Total payments</b>	<b>105,056</b>	<b>-</b>	<b>-</b>	<b>105,056</b>	<b>63,418</b>
<b>Net of receipts/(payments)</b>	<b>3,091</b>	<b>-</b>	<b>-</b>	<b>3,091</b>	<b>1,815</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>19,865</b>	<b>-</b>	<b>-</b>	<b>19,865</b>	<b>18,050</b>
<b>Cash funds this year end</b>	<b>22,956</b>	<b>-</b>	<b>-</b>	<b>22,956</b>	<b>19,865</b>

## 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	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>22,956</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

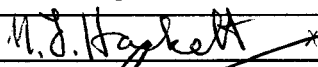

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

	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
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	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



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **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"><li>1. The provision of housing accommodation for beneficiaries.</li><li>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.</li><li>3. Such charitable purposes for the benefit of the residents as the Trustees decide.</li></ol> <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	
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>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 <sup>st</sup> 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	<p>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.</p> <p>The Trustees who served the charity during the period are listed on page 6 to this trustees' report.</p>

### 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
<b>Independent Examiner</b>	Linda Lord BSC BFP FCA TEP	Streets LLP Tower House, Lucy Tower Street Lincoln, LN11XW
<b>Bankers</b>	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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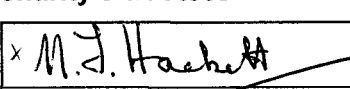

### Other optional information

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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  x	x  x
Full name(s)	NICHOLAS FREDERICK HACKETT	STEPHEN VICTOR ROPER
Position (eg Secretary, Chair, etc)	Chairman	Trustee
Date	12 / 05 / 2021	