



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

Responsibilities and
basis of report

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

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.



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
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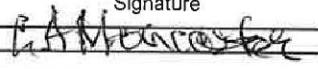
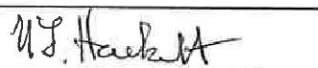
Section A Receipts and payments

	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	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
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Investments	Unrestricted funds	464	89
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Equipment	Unrestricted funds	31,273	8,857
	Housing Property	Unrestricted funds	244,757	244,757
	Other Property	Unrestricted funds	45,989	45,989
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	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 (Chairman)	22 April 2022
	Mrs J Moncaster (Trustee)	22 April 2022



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

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 Extraordinary 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	<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.

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)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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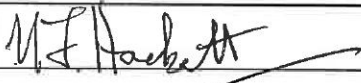
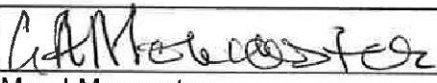
Other optional information

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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	Mrs J Moncaster
Position (eg Secretary, Chair, etc)	Chairman	Trustee

Date

22 April 2022
