



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:

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

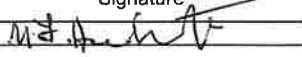
Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	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
	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	450	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	7,528
	Housing Property	Unrestricted funds	253,188	253,188
	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	26,117	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Mr N F Hackett (Chairman)	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	<p>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.</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 £12,324 at the 31st December 2022, 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 inflationary pressures reported above, maintenance of the current level of reserves has to be the initial target of the trustees.</p> <p>Accumulation of reserves with which to fund improvements is 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 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,</p>

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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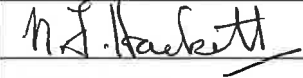
Other optional information

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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