



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2023 To 31<sup>st</sup> March 2024

Charity name: Anthony Gell and Anthony Bunting Almshouse Charity

Charity registration number: 222772

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide permanent affordable housing for residents of the Wirksworth area who are in need.
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	The management and maintenance of the almshouses (grade II listed) that incorporates four single bedroom flats at an affordable rent and at a level that is covered by the local housing benefit. This also includes a well-maintained peaceful garden that the residents can enjoy.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have reviewed the guidance on public benefit and consider that the charity continues to offer a valuable relevant community asset, as it has done over the last 400 years.

## 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	The Charity has recently completed a £400,000 investment to upgrade the quality of the accommodation, which incorporates energy efficient elements that has resulted in a lower carbon footprint (now EPC band D).
Contribution made by volunteers	Para 1.38	Volunteers have volunteered their time, in excess of 700 hours during the past twelve months.
Other		

## 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	<ol style="list-style-type: none"> <li>1. Provided a safe and comfortable accommodation for four residents who would otherwise be unable to continue living in the community where they have previously lived for many years (due to increased rental costs).</li> <li>2. The Almshouses building is maintained to a very good standard, and as such represents a significant asset for the town for many years to come.</li> </ol>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<b>Worthy residents continue to enjoy a comfortable standard of accommodation, in their home town.</b>
Performance of fundraising activities against objectives set	Para 1.41	n/a
Investment performance against objectives	Para 1.41	<b>Optimise long term investment return (equal or above average annual inflation rate) in eco-friendly investment vehicles.</b>
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>Fixed assets : £209,216 Current assets : £151,725 Surplus for the year : £15,444 Total reserves carried forward : £231,496</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>Reserves are held in a separate investment account which is added to from the Charity's current account (annually). This investment account is used only for major refurbishment (planned), but can be drawn from in an emergency.</b>
Amount of reserves held	Para 1.22	<b>£231,496</b>
Reasons for holding zero reserves	Para 1.22	<b>n/a</b>
Details of fund materially in deficit	Para 1.24	<b>n/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>None. An annual risk assessment is carried out, that is both pragmatic and realistic. Mitigation actions are established and are kept continually under review.</b>

### 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	<b>The principal source of funding is the residents (monthly contribution). During 2023/4 a grant was received from the Derbyshire Dales District Council for the refurbishment of the almshouses to significantly improve its carbon footprint.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>To maintain the almshouses in a good state of repair and ensure that it remains a valuable asset for the town of Wirksworth for the future. Thus, adequate reserves require to be held.</b>
A description of the principal risks facing the charity	Para 1.46	<ol style="list-style-type: none"> <li><b>1. Significant emergency repairs to the listed building, that are not covered by the building insurance (e.g. wear and tear on the roof, causing failure)</b></li> <li><b>2. Extensive fire resulting in a complete rebuild (although covered by insurance, this will take significant time).</b></li> <li><b>3. Recruitment and retention of trustees.</b></li> </ol>
Other		



## Structure, Governance and Management

Description of charity's trusts:		<b>The Anthony Gell and Anthony Bunting Charity is a single Charity (no. 222772)</b>
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Royal Charter</b>
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	<b>It is an unincorporated charity.</b>
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	<b>The Charity constitutional scheme requires that all trustees are elected as residents of Wirksworth and the surrounding villages and can serve for four years, at which time they can be re-elected. The Chair is elected annually. There are two nominee trustees, elected from amongst the Wirksworth Town Councillors.</b>

### 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	<b>There are a set number of written policies that mirror those advised by the Almshouse Association. These are reviewed annually or when legislation is introduced that requires immediate amendment. New trustees are given a full understanding prior to them attending their first trustee meeting.</b>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>As above, the board of trustees are elected and individually take up specific roles. The trustee meetings take place bi-monthly, and more frequently if required. In addition, there is a paid Clerk (self employed), who has specific responsibilities.</b>
Relationship with any related parties	Para 1.51	<b>n/a</b>
Other		<b>n/a</b>

### Reference and Administrative details

Charity name	Anthony Gell and Anthony Bunting Almshouse Charity
Other name the charity uses	
Registered charity number	222772
Charity's principal address	2 The Fields, Middleton, Derbyshire DE4 4NH

### 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	N.K. Johns	Chair		
2	E. Frith			
3	R. Rennie			
4	H. Martin			
5	C. Whittal			Wirksworth Town Council
6	M. Smith			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		
n/a		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
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
n/a		

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

n/a

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a

### Other optional information

n/a

## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	Nigel K Johns	
Full name(s)	Nigel Kevin Johns	
Position (eg Secretary, Chair, etc)	Chair	
Date	3 <sup>rd</sup> December 2024	

Anthony Gell & Anthony Bunting Almshouse Charity  
Annual Accounts  
For the year ended 31 March 2024

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Page 5 Independent Accountants report to the Trustees

**TRUSTEE APPROVAL**

These financial statements were approved by the Trustees and signed on their behalf as follows:

  
Signature

Name N. K. JOHNS

Date of Approval 31.10.24

\_\_\_\_\_  
Signature

Name \_\_\_\_\_

Date of Approval \_\_\_\_\_



**Anthony Gell & Anthony Bunting Almshouse Charity**  
**Statement of Financial Activities**  
**For the year ended 31 March 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>Incoming resources</b>					
<i>Property Income</i>					
Residents Maintenance Contributions		7,633		7,633	10,426
<i>Investment income:</i>					
Bank interest		87		87	16
Dividends received	2	11,449		11,449	9,959
<i>Other incoming resources</i>					
Donation from Anthony Gells School		80		80	80
Donation		5,000		5,000	
Local Authority Grant	4		300,338	300,338	6,887
<b>Total incoming resources</b>		<b>24,250</b>	<b>300,338</b>	<b>324,588</b>	<b>27,368</b>
<b>Resources expended</b>					
<i>Property Expenditure</i>					
Maintenance		2,880		2,880	2,633
Renovations	4		300,338	300,338	6,887
Council Tax		1,124		1,124	1,390
Heat & light		64		64	149
Insurance		1,446		1,446	777
Moving Costs		731		731	-
Cleaning		8		8	38
<i>Administration expenses</i>					
Clerks Remuneration		1,824		1,824	1,848
Clerks Expenses		440		440	209
Accountancy		240		240	384
Meeting Room hire		49		49	216
Subscriptions					146
Sundry expenses					
<b>Total resources expended</b>		<b>8,805</b>	<b>300,338</b>	<b>309,143</b>	<b>14,678</b>
<b>Surplus/Deficit for the year</b>		<b>15,444</b>		<b>15,444</b>	<b>12,689</b>
Total reserves brought forward	5	216,052	2,577	218,629	205,940
<b>Total reserves carried forward</b>		<b>231,496</b>	<b>2,577</b>	<b>234,073</b>	<b>218,629</b>

**Anthony Gell & Anthony Bunting Almshouse Charity**  
**Balance Sheet**  
**As at 31 March 2024**

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>FIXED ASSETS</b>					
Freehold property			125,940	125,940	125,940
Fixed Asset Investments	2	209,216		209,216	197,905
		209,216	125,940	335,156	323,845
<b>CURRENT ASSETS</b>					
Cash at bank and in hand	3	151,158		151,158	36,800
Prepaid insurance		567		567	320
		151,725	-	151,725	37,120
<b>CREDITORS</b>					
<b>Amounts falling due within one year</b>					
Accruals		780		780	780
DCC renovation grants	4		128,665	128,665	18,193
		780	128,665	129,445	18,973
<b>Net Current Assets</b>		150,945	-	22,280	18,147
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		360,161	-	357,436	341,992
<b>CREDITORS</b>					
<b>Amounts falling due after one year</b>					
Housing Association Grant	5		118,592	118,592	118,592
Other Grants			4,771	4,771	4,771
			123,363	123,363	123,363
<b>Net Assets</b>		<b>360,161</b>	<b>2,577</b>	<b>234,073</b>	<b>218,629</b>
<b>INCOME FUNDS</b>					
Surplus for the Year		15,444		15,444	12,689
Funds brought forward		216,052	2,577	218,629	205,940
		<b>231,496</b>	<b>2,577 count</b>		<b>218,629</b>

**Anthony Gell & Anthony Bunting Almshouse Charity**  
**Notes to the Financial Statements for the year ended 31 March 2024**

**1. UNRESTRICTED RESERVES**

	2024	2023
	£	£
Endowment fund	849	849
Extraordinary Repairs Fund	168,351	168,351
Cyclical Maintenance Fund	8,244	8,244
Charitable Fund	2,577	2,577
General Fund	51,475	36,031
	<u>231,496</u>	<u>216,052</u>

**2. FIXED ASSET INVESTMENTS**

	M&G *523	M&G *522	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Portfolio at cost Brought forward	2,030	195,875	197,905	188,070
Dividends received	139	11,311	11,449	9,959
Dividends paid to bank	-139		-139	-124
Investment Funds at historical cost	<u>2,030</u>	<u>207,186</u>	<u>209,216</u>	<u>197,905</u>
Investment Funds at year end valuation	<u>3,280</u>	<u>292,087</u>	<u>295,367</u>	<u>274,445</u>

**3. BANK ACCOUNTS**

	Total	Total
	2024	2023
	£	£
Lloyds bank *672	120,212	21,327
Lloyds bank *268	14,513	7,257
Lloyds bank *047	16,433	8,216
	<u>151,158</u>	<u>36,800</u>

**4. GRANTS RECEIVED 2024**

During the year the Trust received further refurbishment grants totalling £410,810 ,from Derbyshire County Council, of which £128,655 remained unspent at the end of the year.

**6 RESTRICTED FUND**

These accounts continue to show grants of £118,592 from The Housing Association and a £4,771 from English Heritage as interest free loans linked to the original purchase of the properties. In the event that this is not so and these grants are not repayable - even on the disposal of the properties - then the total of Restrictive Funds at the Balance sheet date is £125,940.

**Anthony Gell & Anthony Bunting Almshouse Charity  
Independent Examiner's Report to The Trustees**

I report on the accounts for the year ended 31st March 2024 which are set out on pages 2 to 4.

**Respective responsibilities of the Trustees and Independent**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 ACT) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by
- state whether particular matters have come to my attention

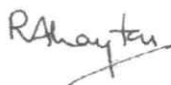
**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or

- to prepare accounts which accord with these accounting records have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Robert A Layton B.Sc (Econ). Hons. FCA  
Laytons Chartered Accountants  
6 Manchester Road  
Buxton  
Derbyshire  
SK17 6SB

Date

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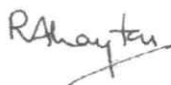
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Date