



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/4/24 Period start date To 31/3/25 Period end date

Charity name: Anthony Gell and Anthony Bering Almshouse
Charity registration number: 222 772 Charity

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	n/a
Contribution made by volunteers	Para 1.38	Volunteers continue to support upkeep of the gardens, remove garden waste and where skills applicable, undertake maintenance. Volunteers also ensure compliance for fire alarm testing, arranging servicing for alarm systems, ASHP as well and checking in on residents' wellbeing.
Other		Trustees have put forward the Almshouses for numerous awards – winning with

		Almshouse Association and shortlisted at national innovation awards.
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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 120	<p>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).</p> <p>2. The Almshouse building is maintained to a very good standard, and as such represents a significant asset for the town for many years to come.</p> <p>3. Obtaining grant funding from Derbyshire Dales District Council to enable the extensive refurbishment of flats 2,3,4 in addition to obtaining a grant from the Band Trust to landscape the gardens.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	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.
Amount of reserves held	Para 1.22	
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	None. An annual risk assessment is carried out, that is both pragmatic and realistic. Mitigation actions are established and are kept continually under review.

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 principal source of funding is the residents (monthly contribution).
Investment policy and objectives including any social investment policy adopted	Para 1.46	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.
A description of the principal risks facing the charity	Para 1.46	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) 2. Extensive fire resulting in a complete rebuild (although covered by insurance, this will take significant time). 3. Recruitment and retention of trustees.
Other		

Structure, Governance and Management

Description of charity's trusts:		The Anthony Gell and Anthony Bunting Charity is a single Charity (no. 222772)
Type of governing document (trust deed, royal charter)	Para 1.25	Royal Charter
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	It is an unincorporated charity.
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	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 is one nominee trustee, elected from amongst the Wirksworth Town Councillors.

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	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.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	As above, the board of trustees are elected and individually take up specific roles. The trustee meetings take place quarterly, and more frequently if required. In addition, there is a paid Clerk (self-employed), who has specific responsibilities.
Relationship with any related parties	Para 1.51	n/a
Other		n/a

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	H.Martin	Chair	7/10/2025	
2	J.Conlon	Vice Chair	7/10/2025	
3	E.Frith			
4	C.Whittall			
5	M.Smith			
6				
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
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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

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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)	Helen Martin	
Position (eg Secretary, Chair, etc)	Chair	
Date	9.1.26	

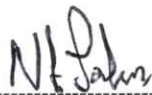
Anthony Gell & Anthony Bunting Almshouse Charity
Annual Accounts
For the year ended 31 March 2025

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Page 4 Notes to the Financial Statements for the year ended 31 March 2025
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 19.8.25



Signature

Name M. SMITH

Date of Approval 19.8.25

Anthony Gell & Anthony Bunting Almshouse Charity
Statement of Financial Activities
For the year ended 31 March 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources					
<i>Property Income</i>					
Residents Maintenance Contributions		15,278		15,278	7,633
<i>Investment income:</i>					
Bank interest		97		97	87
Dividends received	2	12,273		12,273	11,449
<i>Other incoming resources</i>					
Donation from Anthony Gells School		80		80	80
Donation					5,000
Local Authority Grant	4		124,180	124,180	300,338
Restricted fund underspend	4	4,485		4,485	
Total incoming resources		32,214	124,180	156,393	324,588
Resources expended					
<i>Property Expenditure</i>					
Maintenance		4,508		4,508	2,880
Renovations	4		124,180	124,180	300,338
Council Tax		221		221	1,124
Heat & light		1,404		1,404	64
Insurance		1,653		1,653	1,446
Moving Costs					731
Cleaning		572		572	8
<i>Administration expenses</i>					
Clerks Remuneration		2,135		2,135	1,824
Clerks Expenses		359		359	440
Accountancy		240		240	240
Meeting Room hire					49
Subscriptions					
Sundry expenses					
Total resources expended		11,091	124,180	135,270	309,143
Surplus/Deficit for the year		21,123		21,123	15,444
Total reserves brought forward	5	231,496	2,577	234,073	218,629
Total reserves carried forward		252,619	2,577	255,196	234,073

Anthony Gell & Anthony Bunting Almshouse Charity
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Anthony Gell & Anthony Bunting Almshouse Charity
Balance Sheet
As at 31 March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
FIXED ASSETS					
Freehold property			125,940	125,940	125,940
Fixed Asset Investments	2	191,345		191,345	209,216
		<u>191,345</u>	<u>125,940</u>	<u>317,285</u>	<u>335,156</u>
CURRENT ASSETS					
Cash at bank and in hand	3	62,054		62,054	151,158
Prepaid insurance					567
		<u>62,054</u>		<u>62,054</u>	<u>151,725</u>
CREDITORS					
Amounts falling due within one year					
Accruals		780		780	780
DCC renovation grants	4				128,665
		<u>780</u>		<u>780</u>	<u>129,445</u>
Net Current Assets		61,274		61,274	22,280
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>252,619</u>	<u>125,940</u>	<u>378,559</u>	<u>357,436</u>
CREDITORS					
Amounts falling due after one year					
Housing Association Grant	5		118,592	118,592	118,592
Other Grants			4,771	4,771	4,771
			<u>123,363</u>	<u>123,363</u>	<u>123,363</u>
Net Assets		<u>252,619</u>	<u>2,577</u>	<u>255,196</u>	<u>234,073</u>
INCOME FUNDS					
Surplus / Deficit for the year	1	21,123		21,123	15,444
Funds bought forward		231,496	2,577	234,073	218,629
		<u>252,619</u>	<u>2,577</u>	<u>255,196</u>	<u>234,073</u>

Anthony Gell & Anthony Bunting Almshouse Charity
Notes to the Financial Statements for the year ended 31 March 2025

1. UNRESTRICTED RESERVES

	2025	2024
	£	£
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	72,597	51,475
	<u>252,618</u>	<u>231,496</u>

2. FIXED ASSET INVESTMENTS

	M&G *523	M&G *522	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Portfolio at cost Brought forward	2,030	207,186	209,215	197,905
Dividends received	144	12,129	12,273	11,449
Dividends paid to bank	-144		-144	-139
Draw down into fixed bond		-30,000	-30,000	
Investment Funds at historical cost	<u>2,030</u>	<u>189,315</u>	<u>191,345</u>	<u>209,215</u>
Investment Funds at year end valuation	<u>3,309</u>	<u>282,407</u>	<u>285,716</u>	<u>295,367</u>

3. BANK ACCOUNTS

	Total	Total
	2025	2024
	£	£
Lloyds bank *672	16,581	120,212
Lloyds bank *268	7,257	14,513
Lloyds bank *047	8,216	16,433
Lloyds bank Bond	30,000	
	<u>62,054</u>	<u>151,158</u>

4. REFURBISHMENT GRANT

As previously reported, £128,655 of a refurbishment grant from Derbyshire County Council, was unspent at 1st April 2024. During the year to 31 March 2025, £124,180 was spent on further refurbishments leaving £4,485. This small underspend has been transferred to General Reserves.

5 RESTRICTED FUND

These accounts continue to show funding 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 loans 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 2025 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

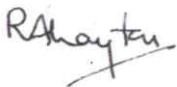
Basis of Independent Examiner's Statement

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 undertaken do not provide all the

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

17 June 2025

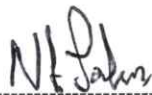
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Anthony Gell & Anthony Bunting Almshouse Charity
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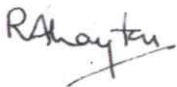
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- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Robert A Layton B.Sc (Econ). Hons. FCA
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17 June 2025