

LOUISA POWELL'S ALMSHOUSE CHARITY

England & Wales · Charity number 228524

Details

Status Registered

Legal form Other

Registered 1964-03-11

Register [View on the Charity Commission register](#)

Contact

Address 2 Jockey Field
Ludlow
SY8 1PU

Phone 01584874661

Activities

Objects: THE OBJECTS OF THE CHARITY ARE(A) THE PROVISION OF HOUSING ACCOMMODATION FOR BENEFICIARIES; AND (B) SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF THE RESIDENTS AS THE TRUSTEES DECIDE. (2) THE LAND IDENTIFIED IN PART 1 OF THE SCHEDULE TO THIS SCHEME MUST BE RETAINED BY THE TRUSTEES FOR USE FOR THE OBJECT OF THE CHARITY

Activities: The provision of housing accommodation for beneficiaries and charitable purposes for the benefit of the residents.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** PARISHES OF DIDDLEBURY, STANTON LACY OR ADJOINING PARISHES
- Shropshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£26,175	£51,751	-	-
2024-12-31	£18,683	£13,247	-	-
2024-02-29	£20,568	£15,825	-	-
2023-02-28	£29,852	£42,480	-	-
2022-02-28	£38,142	£45,127	-	-
2021-02-28	£14,986	£8,662	-	-

Trustees

Name	Role	Appointed
ALISON CUNDALL	Chair	2024-07-01
Imogen Liddle		2024-07-01
Jean Jarvis MBE		2024-07-01
Juliet Diamond		2024-07-01
MARK PAINTER		2024-07-01
PETER WILLIAMS		
Rev John Beesley		2012-10-08
Samantha Hine		2025-10-22
Thomas O'Boyle		2014-07-01
Tim Gill		2024-07-01

LOUISA POWELL'S ALMSHOUSE CHARITY

England & Wales - Charity number 228524

Accounts

Independent Examiners Report to The Trustees of Louisa Powell Almshouses Charity

I report on the accounts for the period ended 31/12/25 that are set out on the attached pages.

Respective responsibilities of trustees and examiner.

As the charity's trustees you are responsible for the preparation of the accounts.

The gross income of the trust is such that the accounts can be subject to independent examination and need not be subject to audit.

It is the responsibility of the independent examiner to state, on the basis of procedures specified in the General directions given by the Charity Commissioners under The Charities Act 1993 section 43 (7) (b), whether particular matters have come to my attention.

Basis of independent examiners' report.

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and comparison of the account presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' statement.

In connection with my examination, the following matters have come to my attention

1. The Charity made a deficit in the period of £ 22,576.95

Income	£ 26,174.70
<u>Expenditure</u>	<u>£ 51,751.65</u>
Trading deficit	-£ 25,576.95
<u>Loan received</u>	<u>£ 3,000.00</u>
<u>DEFICIT</u>	<u>-£ 22,576.95</u>

This deficit has been caused by expenditure on major renovations during 2025 totalling £ 34,702.49.

To pay for these works the Trust has depleted its bank accounts to a very low level and taken out a loan in the sum of £ 3,000

2. Balance sheet

Assets	current account	£ 1,792.96	
	<u>Savings account</u>	<u>£ 119.23</u>	
Total			£ 1,912.19
Funded by	General fund	-£ 1,087.81	
	<u>Loan account</u>	<u>£ 3,000.00</u>	£ 1,912.19

This low level of cash holding is precarious and the Trust must pay close attention to cash flow in the coming year.

General operation without any major works should be able to increase the balances over the next few years and enable repayment of the loan.

The Trust does have investments, traditionally not shown in the accounts, which were valued on 31st dec 2025 at £ 87,094.12.

Some of these shares could be sold to increase the Trust's cash holdings should that become necessary.

The Charity may wish to consider setting up a sinking fund to pay for any future major repairs or refurbishments, and to build up that fund each year, so as to prevent such a major drain upon funds in any one particular year.

3. Other point

An electricity bill was overpaid on 09/07/25

bill £ 32.11

payment £ 122.72 – equal to the previous bill

The clerk should attempt to recover the overpayment.

Please note that the clerk has prevailed upon me to carry out the independent examination this year but, I am retiring this year and the Charity should seek to appoint a new external examiner for 2026 and thereafter.



Date 10/06/26

Kevin L. Adams
5 Sheet house
The Sheet
Ludlow
Shropshire.
SY8 4JT

LOUISA POWELL'S ALMSHOUSES			
ACCOUNTS FOR THE YEAR MARCH 2024 TO Dec 2024			
BALANCE SHEET AS AT 31/12/24		31/12/2024	31/12/2024
Assets			
CURRENT ACCOUNT		£ 9,434.83	
SAVINGS ACCOUNT		£ 15,054.31	
TOTAL CURRENT ASSETS			£ 24,489.14
FUNDED BY			
GENERAL FUND			
General fund b/fwd	£ 19,044.65		
error previous year	£ 9.00		
surplus for year	£ 5,435.49		
	£ -		
General fund c/fwd			£ 24,489.14
loan account			
b/wd	£ -		
loan received			
less loan repaid			
c/wd			£ -
TOTAL FUNDING			£ 24,489.14

investments not shown in the balance sheet

618 shares at £ 121.0714 value at 31/12/24 £ 74,822.13

LOUISA POWELL'S ALMSHOUSES			
ACCOUNTS FOR THE YEAR 2025			
BALANCE SHEET AS AT 31/12/25		31/12/2025	31/12/2025
Assets			
CURRENT ACCOUNT		£ 1,792.96	
SAVINGS ACCOUNT		£ 119.23	
TOTAL CURRENT ASSETS			£ 1,912.19
FUNDED BY			
GENERAL FUND			
General fund b/fwd	£ 24,489.14		
surplus for year	£ (22,576.95)		
less loan received	£ (3,000.00)		
General fund c/fwd			£ (1,087.81)
loan account			
b/wd	£ -		
loan received	£ 3,000.00		
less loan repaid	£ -		
c/wd			£ 3,000.00
TOTAL FUNDING			£ 1,912.19

investments not shown in the balance sheet

618 shares at £ 140.9290 value at 31/12/25 £ 87,094.12

LOUISA POWELL'S ALMSHOUSES				
ACCOUNTS FOR THE YEAR MARCH 2024 TO Dec 2024				
INCOME		2024	2024	2024
tennants contributions		£ 18,537.62		
donations				
interest	bank	£ 145.40		
	share dividend	£ -	£ 18,683.02	
Capital loan			£ -	
total income				£ 18,683.02
EXPENDITURE				
capital works		£ 2,200.00		
repairs		£ 1,641.35		
decorations		£ -		
electrical repairs		£ -		
insurable repairs		£ -	£ 3,841.35	
hosyers admin etc		£ 4,370.00		
gardening		£ 1,350.00		
window cleaning		£ 165.00		
water		£ 1,139.96		
electricity vacant flat		£ -		
insurance		£ 1,186.22		
tv licence		£ 15.00		
subscriptions		£ -		
independent appraisal		£ -		
admin		£ 180.00	£ 8,406.18	
clerks disbursement			£ 1,000.00	£ 13,247.53
Capital loan repayment				£ -
total expenditure				£ 13,247.53
TOTAL SURPLUS FOR YEAR				£ 5,435.49

LOUISA POWELL'S ALMSHOUSES				
ACCOUNTS FOR THE YEAR 2025				
INCOME		2025	2025	2025
tennants contributions		£ 23,109.78		
donations		£ 3,000.00		
interest	bank	£ 64.92		
	share dividends	£ -	£ 26,174.70	
Capital loan			£ 3,000.00	
total income				£ 29,174.70
EXPENDITURE				
capital works		£ 34,702.49		
repairs		£ 4,272.36		
dorations		£ -		
electrical repairs		£ -		
insurable repairs		£ -	£ 38,974.85	
hosyers admin etc		£ 6,500.00		
gardening		£ 2,300.00		
window cleaning		£ 165.00		
water		£ 1,697.94		
electricity vacant flat		£ 434.86		
insurance		£ 1,296.50		
tv licence		£ 22.50		
subscriptions		£ 275.00		
independent appraisal		£ 85.00		
admin			£ 12,776.80	
clerks disbursement				£ 51,751.65
Capital loan repayment				£ -
total expenditure				£ 51,751.65
TOTAL DEFICIT FOR THE YEAR				£ (22,576.95)

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England & Wales - Charity number 228524

Accounts

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Respective responsibilities of trustees and examiner.

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Basis of independent examiners' report.

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and comparison of the account presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' statement.

In connection with my examination, the following matters have come to my attention

1. The Charity made a deficit in the year of £ 12,627.54 mainly due to the major capital works carried out during the year.

Income	£ 29,852.62
Expenditure	£ 42,480.16

Deficit	£ 12,627.54
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2. The charity took out a loan of £ 10,000 during the year of which £ 5,000 has been repaid
3. The Charity's general fund balance has reduced to £ 9,301.11 which is lower than usual, because of the spending on the major refurbishments.

4 Balance sheet

Assets	current account	£ 12,497.22	
	Savings account	£ 1,803.89	
Total			£ 14,301.11
Funded by	General fund	£ 9,301.11	
	Loan fund	£. 5,000.00	
Total			£ 14,301.11

The Charity may wish to consider setting up a sinking fund to pay for any future major repairs or refurbishments, and to build up that fund each year, so as to prevent a major drain upon funds in any one particular year.

4. The charity holds some long term investments in charitable fund shares. The value of these shares do not show in the balance sheet but are shown below at the latest known valuation notifications

M&G – charity multi asset fund

618 shares at £105.5309 per share = £ 65,218.00

Please note that the share value of this funds increased marginally since last year and that the charity should monitor the performance of the fund to determine future investment decisions.

Date 03/05/23

Kevin L Adams
5 Sheet house
The Sheet
Ludlow
Shropshire.
SY8 4JT

LOUISA POWELL'S ALMSHOUSES
 ACCOUNTS FOR THE YEAR MARCH 2022 TO FEB 2023

INCOME	22/23	22/23	22/23
tennants contribution		£18,620.00	
donations	£-		
share sale	£-		
insurance		£62.57	
unknown		£1,170.00	
interest bank		£0.05	
share divid	£-		£19,852.62
Capital loan			£10,000.00
total income			£29,852.62
EXPENDITURE			
capital works		£28,783.95	
repairs		£236.00	
	£-		
electrical repairs			
insurable repairs			£29,019.95
warden suport		£1,000.00	
decorations	£-		
gardening		£235.00	
window cleaning		£260.00	
water		£1,123.77	
electricity		£749.94	
insurance		£1,286.60	
tv licence	£-		
subscriptions		£299.00	
audit		£75.00	
shed	£-		
sundries	£-		
c tax		£115.90	
admin		£315.00	£5,460.21
clerks disbursement			£3,000.00
Capital loan repayment			£5,000.00
total expenditure			£42,480.16
TOTAL DEFICIT FOR YEAR			-£12,627.54

BALANCE SHEET AS AT 28/02/19	28/02/2023	28/02/2023	28/02/2023
Assets			
CURRENT AC COUNT		£12,497.22	
SAVINGS ACCOUNT		£1,803.89	

TOTAL CURRENT ASSETS £14,301.11

FUNDED BY

GENERAL FUND

General fund b/fwd	£26,928.65	
deficit for year	-£12,627.54	
less loan received	-£10,000.00	
add loan repaid	£5,000.00	
General fund c/fwd		£9,301.11

loan account

b fwd	£-	
loan received	£10,000.00	
less loan repaid	-£5,000.00	
c fwd		£5,000.00

total funding £14,301.11

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Income	£ 29,852.62
Expenditure	£ 42,480.16

Deficit	£ 12,627.54
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2. The charity took out a loan of £ 10,000 during the year of which £ 5,000 has been repaid
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4 Balance sheet

Assets	current account	£ 12,497.22	
	Savings account	£ 1,803.89	
Total			£ 14,301.11
Funded by	General fund	£ 9,301.11	
	Loan fund	£. 5,000.00	
Total			£ 14,301.11

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Date 03/05/23

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LOUISA POWELL'S ALMSHOUSE CHARITY

England & Wales - Charity number 228524

Accounts

LOUISA POWELL'S ALMSHOUSES
ACCOUNTS FOR THE YEAR MARCH 2021 TO FEB 2022

		21/22	21/22	21/22	21/22
INCOME					
tenants contributions	£	17,442.68			
donations	£	10,200.00			
grant	£	10,222.02			
interest	£	0.70			
bank	£	277.15			
share dividend	£	277.15			
total income	£	38,142.55			
EXPENDITURE					
capital works	£	32,920.52			
repairs	£	5,527.10			
quinquennial report	£	-			
electrical repairs	£	-			
insurable repairs	£	-			
warden support	£	-			
decorations	£	-			
gardening	£	150.00			
window cleaning	£	434.00			
water	£	535.02			
electricity	£	106.00			
insurance	£	1,273.99			
tv licence	£	22.50			
subscriptions	£	-			
audit	£	75.00			
shed	£	633.00			
sundries	£	1,049.94			
admin	£	4,279.45			
clerks disbursement	£	2,400.00			
total expenditure	£	45,127.07			
SURPLUS FOR YEAR					
	£	-			
	£	6,984.52			
BALANCE SHEET AS AT 28/02/19					
		28/02/2022	28/02/2022	28/02/2022	28/02/2022
CURRENT ASSETS					
CURRENT AC COUNT	£	20,124.81			
SAVINGS ACCOUNT	£	6,803.84			
TOTAL CURRENT ASSETS	£	26,928.65			
FUNDED BY					
GENERAL FUND					
General fund b/fwd	£	33,913.17			
surplus for year	£	6,984.52			
General fund c/fwd	£	26,928.65			
TOTAL FUNDING	£	26,928.65			