

double-glazing work has been completed and this has resulted in warmer homes and reduced energy bills. The replacement of cills outside numbers 8 and 12 has yet to be carried out. Whilst this slowing of repairs is frustrating, it is fortunate that residents have avoided the covid virus and all have now been vaccinated.

Urgent work identified by the 5-year survey is almost complete. There is now breathing space to draw up a 5-year financial plan to ensure that sufficient funds are available for any major work in the future, especially the damp course bridging identified by the survey. Due to the prudence of past and present Trustees, Moss Cottages have sufficient funds to refurbish cottages as, and when, they become vacant.

This year the Trustees said fond farewells to the Reverend Robert Evens and to Church Warden David Richards. Robert's background and knowledge of almshouses was a valuable resource and we wish him well in his retirement. David's wise counsel will also be missed (especially at the end of long debates via zoom!). We hope that both will be able to join us if we are able to hold a Christmas get-together with the residents. We welcome two new Trustees: Sarah Talks in her capacity as Churchwarden and John Rhodes as a co-opted Trustee.

At the end of 2020 Rosemary Pearch, our Clerk for many years, decided to step down. Rosemary has often gone beyond her duties over this time, and it was disappointing not to give her a better send off, hopefully she too will join us at the Christmas party.

Natalie Terry now joins us as the new Clerk. Natalie is involved in some village groups and runs her own virtual PA business. I am sure we all look forward to getting to know her better as the year progresses.

Some tasks have had to be shelved until it is safe for us to enter residents' homes which at the time of writing should be within a month. These include obtaining Energy Performance Certificates, Fire Safety review, Land Registration, and the annual inspection. Our adoption of relevant Almshouse Policies is almost complete.

Finally, a big thank you to all the Trustees during an unprecedented and difficult year, not only in Ashwell but the whole country, and for your continued support in keeping

MOSS COTTAGE HOMES

FINANCES

FUNDS AVAILABLE - Dec 31, 2020				
Barclays	Current		£1,976.76	
	Deposit		£4,949.16	
	Total at Bank			
CCLA	Account 1 (ERF):		£111,944	
	Account 2 (CRF-deposit)		£164	
M & G			£6,462	
	Total Investments		£118,570	
Expenditure since Oct 10, 2020	£			£
MC Deposit	Transfer to deposit account			1200
Affinity Water	Water			178
Ray Smith	repairs to external woodwork			320
Madeleine Legg	Zoom subscription			43.17
Grout Insurance	Insurance			915.85
		Total		2657.02

This report relates to the accounts of Moss Cottages for the year ended 31st December 2020, which are attached.

Responsibilities of the trustees of Moss Cottages and Examiner

As the trustees of the Moss Cottages you are responsible for the preparation of the accounts. You consider that an audit is not required for this year under Section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is required.

It is my responsibility, as the independent examiner, to:

- Examine the accounts under section 43 of the Charities Act 1993;
- To follow the procedures laid down in the general directions given by the Charities Commission under section 43(7)(b) of the Act; and
- To state whether any particular matters have come to my attention.

Basis of Independent Examiner's Report

I have reviewed the accounting records of the charity relating to the year ending 31st December 2020 and a comparison with the accounting statements presented with those records. Clarifications have been sought and received on any unusual items. The report is limited to those matters set out in the report below.

Independent Examiners Statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect the requirements to keep accounting records in accordance with the Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met.