

Little Baddow Almshouses

England & Wales · Charity number 239382

Details

Other names	UNKNOWN DONOR (OTHERWISE THE ALMSHOUSE CHARITY), TRUSTEES OF LITTLE BADDOW ALMSHOUSES
Status	Registered
Legal form	Other
Registered	1965-02-11
Register	View on the Charity Commission register

Contact

Address	Poleighs North Hill Little Baddow Chelmsford CM3 4BS
Phone	07540589170
Email	janesrigler@gmail.com

Activities

Objects: ALMSHOUSES FOR POOR PERSONS OF GOOD CHARACTER RESIDENT IN THE AREA OF LITTLE BADDOW AT THE TIME OF APPOINTMENT.

Activities: To maintain six almshouse properties for our beneficiaries whose criteria include being over the age of 18 years, being connected to Little Baddow, Essex, and capable of independent living.

Classification

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

Geography

- **Area of benefit:** PARISH OF LITTLE BADDOW.
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£31,877	£136,135	-	-
2024-03-31	£33,234	£81,568	-	-
2023-03-31	£29,014	£20,409	-	-
2022-03-31	£26,411	£21,971	-	-
2021-03-31	£27,136	£14,945	-	-

Trustees

Name	Role	Appointed
DR TRICIA McALLISTER		2022-09-13
Deborah Jane Sevant		2026-05-27
Jane Sarah Rigler		2025-07-31
Martyn Richmond		2024-05-02
Paul Gerald Roberts Treasurer		2023-08-03

Little Baddow Almshouses

England & Wales - Charity number 239382

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date 01.04.24 To Period end date 31.03.25

Charity name: Little Baddow Almshouses as from 21.11.24 – previously
Charity of the Unknown Donor (Otherwise The Almshouse Charity)

Charity registration number: 239382

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide Almshouses for six of those persons in need <i>preferably</i> in Little Baddow, Essex. (purpose area widened 05.12.24)
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	To manage the six almshouses and support their residents who are required to be capable of independent living. This year money has been spent on site upgrade and on the requirements of constructing a carpark for the six beneficiaries.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have acted in line with the Trust's Articles and other legal requirements.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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	<p>Trustees supported the families at the sad deaths of two of their residents. After appropriate advertising they were able to appoint 1 new beneficiary who fulfilled the Articles criteria and has settled well and later one who is similarly appointed pending delayed medical checks as at 31.3.25.</p> <p>Trustees continued with site maintenance. New beneficiaries developed the gardens and cleaned the low maintenance garden furniture of the communal garden area.</p> <p>The new carpark for the six beneficiaries will be widely welcomed on completion. The project has been done with surveyor support. The necessary additional construction due to the steep site is awaiting expected retrospective planning permission since planners visited and were encouraging. The carpark is already $\frac{3}{4}$ complete. The large cost of the carpark on this very difficult but appropriately sited neighbouring land will be fully covered by the specifically created reserves, so the charity will remain viable.</p> <p>There is a well - established annual system for monitoring all health and safety aspects.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>The almshouses will have no vacancies if a NHS delayed medical check on the latest appointment is satisfactory. There is already one appropriate applicant still waiting. Full Weekly Maintenance Contribution income is therefore assured.</p> <p>The carpark will be a major success for the six residents. It is on the newly bought adjacent land to the almshouses with a garden gate already in place and should now be completed very quickly as retrospective planning consultation was completed on 27.03.25.</p>
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	The reorganised investments have been very successful which has been important in boosting the regular income following the planned major expenditure on the carpark.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The charity's funds, excluding the value of the physical buildings and grounds, on 31.3.25 were £88,584. The charity is committed to completing work on a car park and the current estimate to complete the carpark is £55-60,000.</p> <p>Overall, the charity continues to have adequate income for its general needs with full occupancy for the majority of the year and a small Weekly Maintenance Contribution increase for inflation in costs. The charity had no difficulties replacing two vacancies caused by a death.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The large fund previously held by the charity was utilised specifically to buy land and then pay for a car park for its residents. Planning permission was obtained before purchase.</p> <p>Going forward reserves will be held against any significant building repair work and against any lengthy gap between departing and arriving residents.</p>
Amount of reserves held	Para 1.22	Current reserve = £88,584 but this will reduce after completion of carpark (see 1:21 above)
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	N/A

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	Its weekly maintenance contributions paid in advance monthly and interest from its investments
Investment policy and objectives including any social investment policy adopted	Para 1.46	This year the charity invested significantly in the CCLA charities deposit account which has boosted its interest income without, in the trustees' opinion, materially altering the risk taken, in place of the previous building society investment.
A description of the principal risks facing the charity	Para 1.46	The charity has appropriate risk policies which are reviewed annually.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	1971 Articles, amended in 2007 and 2024
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	A Board of 5 Trustees.
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 local Parish Council appoints local appropriate persons to be Trustees of this independent trust for four consecutive years, renewable if desired.

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	The Trust has completed all of the Governance Checklist provided by the Almshouse Association including appropriate training and has also completed the Charity Commission relevant questionnaire.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>In line with its Articles, the Trustees elect an annual Chair and review the nomination of the Trustee – Clerk. Additionally, a role of Trustee - Treasurer has been created and the nomination of the each Trustee - Treasurer is also reviewed annually.</p> <p>There are minuted quarterly meetings with accounts and action planning and occasional special meetings if needed.</p> <p>The quarterly meetings are organised on a timetabled basis to ensure adequate review.</p> <p>The views of the beneficiaries on the overall performance of the Trustee Board is reviewed annually and the results discussed and implemented where appropriate.</p>
Relationship with any related parties	Para 1.51	<p>The charity is a member of the Almshouse Association.</p> <p>The charity is administered together with a second entirely separate village community support charity called Copyhold Allotments.</p>
Other		

Reference and Administrative details

Charity name	Little Baddow Almshouses
Other name the charity uses	(above name approved 21.11.24)
Registered charity number	239382
Charity's principal address	The Corner House, High Pastures, Little Baddow, Essex , CM3 4TS

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	Dr N. Cooper	Chair – elected annually @ first quarterly meeting.		Little Baddow Parish Council
2	Dr P. McAllister			ditto
3	Mrs G.M Houghton	Clerk		ditto
4	Mr P.G. Roberts	New Treasurer		ditto
5	Mrs C. Hodgson	Treasurer	Resigned 18.4.24	ditto
6	Mr M. Richmond		Appointed 2.5.24	ditto
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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	
Official Custodian		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	The Almshouses are registered for the Trustees by the Official Custodian and the new land for the carpark has also been registered.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Little Baddow Almshouses 239382 is a registered charity entitled to use the Official Custodian of Charities.
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

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

--

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)	N.C.	
Full name(s)	Dr Nicholas Cooper	
Position (eg Secretary, Chair, etc)	2024 and 2025 Chair of Trustees ie. whole period of this report.	Elected by the Trustees every January in accordance with the Articles

Date 16th July 2025

Little Baddow Almshouses - NO 239382

Income and Expenditure account

	Actual to 31 march 2025	Actual to 31 March 2024
Revenue		
Maintenance contributions	26,374.39	27113.24
Interest for year	5,403.00	4734.83
Sundry income	100.00	270.87
Total revenue	31,877.39	32118.94
Expenditure		
Oil	3425.81	5510.76
Water	1204.54	939.35
Electricity	532.23	160.65
Maintenance and Repairs	7679.46	10388.58
Insurance	1085.99	1731.25
Garden	1495.09	4234.99
Almshouse Association	563.00	343.00
Wellbeing	696.45	
Miscellaneous	-	1274.26
Refurbishment costs	8287.11	
Total routine spend	24969.68	24582.84
Operational surplus	6907.71	7536.10
 Movement on reserves		
Reserves brought forward	192841.00	242290.30
Less: Investment in Car Park Project	-111165.00	-56985.40
Plus: Operational surplus	6907.71	7536.10
Reserves at 31 March	88583.71	192841.00

Statement of Funds as at 31/3/2024	Almshouse Charity 246099 Accounts	Investment Return	Ordinary activity receipts	Ordinary activity Payments	Carpark payments	Transfers In	Transfers Out	Statement of Funds as at 31/3/25
Bal B/Forward								
68,101.31	Current Account		26,474.39	(24,969.68)	(111,165.00)	174,212.96	(130,000.00)	2,653.98
53,231.15	COIF CCLA Charities Deposit Account	5,298.58	-	-		130,000.00	(102,600.00)	85,929.73
12,374.41	Monmouthshire Building Society	104.42	-				(12,478.83)	
59,134.13	Blackrock Charishare Account	-	-			-	(59,134.13)	-
192,841.00		5,403.00	26,474.39	(24,969.68)	(111,165.00)	304,212.96	(304,212.96)	88,583.71

Note. These accounts do not include any of the transactions or assets of the Copyhold Allotments charity which was previously reported as a restricted fund within this report. For this reason not all the comparative numbers will match with previous years'.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Little Baddow Almshouses

**On accounts for the year
ended**

31st March 2025

**Charity no
(if any)**

239382

Set out on pages

Page 8 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

30/6/2025

Name:

Graham Charles Lennard

**Relevant professional
qualification(s) or body
(if any):**

Address:

2 The Rye Field

Little Baddow

CM3 4TR

Only complete if the examiner needs to highlight 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.

Little Baddow Almshouses

England & Wales - Charity number 239382

Accounts



Trustees' Annual Report for the period

From **1.04.23** Period start date To **31.03.24** Period end date

Charity name: Charity of the Unknown Donor (Otherwise The Almshouse Charity)

Charity registration number: 239382

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide Almshouses for six of those persons in need in Little Baddow, Essex.
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	To manage the six almshouses and support their residents who are required to be capable of independent living. This year money has been spent on site upgrade and on the purchase of land and related matters in order to construct a carpark for the six beneficiaries.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have acted in line with the Trust's Articles and other legal requirements.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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	<p>Trustees supported the family at the sad death of one of their residents and after appropriate advertising were able to appoint a new beneficiary who fulfilled their Articles criteria.</p> <p>Trustees caught up with a back log of site improvements and maintenance held up due to the pandemic.</p> <p>Trustees completed the purchase of land adjacent to the gardens of the almshouses in order to construct a six vehicle carpark matching the six almshouses, planning permission have already been obtained. A surveyor is organising construction on a steep site.</p> <p>Trustees improved the gardens and upgraded the sheds and garden mower. All appropriate site surveys including Legionella prevention were completed.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>The almshouses have no vacancies.</p> <p>The carpark project has made progress with the purchase of the adjacent land.</p>
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	<p>There has been judicial on going movement of money beyond the end of this report ie. up to July 2024 to improve our investments even further.</p>
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The charity's funds on 31.3.24 were £192,841. Current estimate to complete carpark = £156,000 . (see "reserve" box below)</p> <p>For the first time, in order to catch up post pandemic, the charity spent more than its income on site improvements and other matters by £464, but overall it continues to have adequate income for its general needs with full occupancy and a Weekly Maintenance Contribution increase for the rise in heating oil costs. The charity had no difficulty replacing a vacancy caused by a death.</p> <p>The charity has spent approximately half of the carpark monies specifically raised for this purpose. Care is being taken to limit the further reserves which may be needed due to the cost of the construction on a steep site which is still under discussion with the help of the Surveyor.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The large fund held by the charity is specifically to pay for a car park for its residents. Planning permission was obtained before purchase.
Amount of reserves held	Para 1.22	Current reserve = £192,841. Projected uncommitted reserve after completion of carpark = £36,841. (see statement in 2 nd paragraph of 1:21 above)
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	N/A

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	Its weekly maintenance contributions paid in advance monthly and interest from its investments
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity invests both in the CCLA charities deposit account and in building societies. It has a plan to increase the interest from its investments.

A description of the principal risks facing the charity	Para 1.46	The charity has appropriate risk policies which are reviewed annually.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	1971 Articles, amended in 2007
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	A Board of 5 Trustees.
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 local Parish Council appoints local appropriate persons to be Trustees of this independent trust for four consecutive years, renewable if desired.

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	The Trust has completed all of the Governance Checklist provided by the Almshouse Association including appropriate training and has also completed the Charity Commission relevant questionnaire.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	In line with its Articles, the Trustees elect an annual Chair but also have a Treasurer and Clerk from the group. There are quarterly minuted meetings with accounts and action planning and occasional special meetings if needed.
Relationship with any related parties	Para 1.51	The charity is a member of the Almshouse Association. The charity is administered together with a second entirely separate community support charity called Copyhold Allotments.
Other		

Reference and Administrative details

Charity name	Charity of the Unknown Donor (Otherwise the Almshouse Charity)
Other name the charity uses	The Almshouse Charity 239382
Registered charity number	239382
Charity's principal address	The Corner House, High Pastures, Little Baddow, Essex , CM3 4TS

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	Dr N. Cooper	Chair – elected annually @ first quarterly meeting.		Little Baddow Parish Council
2	Dr P. McAllister			ditto
3	Mrs G.M Houghton	Clerk		ditto
4	Mr R.Shepherd MBE		Retired 13.7.23	ditto
5	Mr P.G. Roberts	New Treasurer	Appointed 3.08.23	ditto
6	Mrs C. Hodgson	Treasurer	Resigned 18.4.24	ditto
7	Mr M. Richmond		Appointed 2.5.24	ditto
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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	
Official Custodian		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	The Almshouses are registered for the Trustees by the Official Custodian and the new land has also just been registered.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	The Charity of the Unknown Donor (Otherwise The Almshouse Charity)
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

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)	N.C.	
Full name(s)	Dr Nicholas Cooper	
Position (eg Secretary, Chair, etc)	2023 and 2024 Chair of Trustees ie. whole period of this report.	Elected by the Trustees every January in accordance with the Articles
Date	Meeting 18.07.24	

CHARITY OF THE UNKNOWN DONOR (OTHERWISE THE ALMSHOUSE CHARITY) - NO 239382
(including COPYHOLD ALLOTMENTS CHARITY- NO 246099 monies in current account)

Receipts and Payments Account for the Year Ended 31st March 2024

2022-2023		CURRENT ACCOUNT		2023/24			
		Unrestricted	Restricted	Endowment	Total Funds	unrestricted is almshouse funds restricted is copyhold funds	
101,781.29	Balance Brought Forward 1/4/23	126,285.44	8,609.00		134894.44		
Receipts Current Account							
22,724.12	Maintenance Contribution	22,948.06			22948.06		
3,119.88	Oil - Heating	2,973.22			2973.22		
1,250.64	Water Rates	1,191.96			1191.96		
510.00	Poors Piece EWT		260.00		260.00		
	memorial donations	115.00			115.00		
	zoom refund	155.87			155.87		
0.00							
<u>27,604.64</u>	Total Receipts	<u>27,384.11</u>	<u>260.00</u>	<u>-</u>	<u>27644.11</u>		
Payments Current Account							
(5,207.10)	Oil	(5,510.76)			(5,510.76)		
(900.64)	Water Rates	(939.35)			(939.35)		
(161.09)	Electricity	(160.65)			(160.65)		
(3,061.08)	Maintenance ERF Repairs	(10,388.58)			(10,388.58)		
(1,011.27)	Insurance	(1,731.25)			(1,731.25)		
(2,228.28)	Garden	(4,234.99)			(4,234.99)		
(196.00)	Almshouse Association	(343.00)			(343.00)		
	Car Park Project	(56,985.40)			(56,985.40)		
(7,643.45)	Miscellaneous	(1,274.26)			(1,274.26)		
					-		
(350.00)	CA Grant		(350.00)		(350.00)		
<u>(20,758.91)</u>	Total Payments	<u>(81,568.24)</u>	<u>(350.00)</u>	<u>-</u>	<u>(81,918.24)</u>		
6,845.73	Net of receipts/(payments)	(54,184.13)	(90.00)	-	(54,274.13)		
Transfer of Funds							
25,965.42	Copyhold Allotments						
	Transfer from Savings Accounts	(4,000.00)	(6,500.00)		(10,500.00)		
					0.00		
	Total Transfers	<u>(4,000.00)</u>	<u>(6,500.00)</u>	<u>-</u>	<u>(10,500.00)</u>		
<u>134,592.44</u>	Cash Funds for this year	<u>68,101.31</u>	<u>2,019.00</u>	<u>-</u>	<u>70,120.31</u>		
	unpresented cheques	40.00					
40.00	cheques cleared from last year						
342.00	rent paid in from last year						
134894.44	Balance with Statement	68,141.31	2,019.00	-	70,160.31		

2022-2023		Statement of Funds as at 31st March 2024						2023/24		Almshouse	Copyhold
Bal		Investment				Transfers			Almshouse	Copyhold	
B/Forward	Notes	Return	Receipts	Payments	Transfers In	Out	Bal C/Fwd	Un restricted	Restricted	Allotment	
134,894.44	1		27,644.11	(81,918.24)		(10,500.00)	70,120.31	68,101.31	2,019.00		
506.18	4	130.38			6,500.00		7,136.56		7,136.56		
46,827.68	2	2,403.47	-	-	4,000.00		53,231.15	53,231.15			
12,054.18		320.23	-	-	-		12,374.41	12,374.41			
57,123.00	3	2,011.13	-	-	-		59,134.13	59,134.13			
<u>251,405.48</u>		<u>4,865.21</u>	<u>27,644.11</u>	<u>(81,918.24)</u>	<u>10,500.00</u>	<u>(10,500.00)</u>	<u>201,996.56</u>	<u>192,841.00</u>	<u>9,155.56</u>		

Notes

All Payments and receipts are processed via

1 £6500 restricted funds transferred to CCLA CA account, £4000 transferred to CCLA almshouse account

2 £4000 transferred to build reserve for renovations of Flat AA

3 Blackrock Charishare sold 27.2.24, awaiting monies to pay into Barclays current account

4 New COIF CCLA Almshouse deposit Account

5 The charity also owns the Almshouses in Little Baddow and during the year it acquired land on a neighbouring site which will be developed to be a car park for the residents of the Almshouses. The trustees have no nintention of ever realising these assets as they are core to the charity's objectives and so believe that there is no value in getting these properties valued.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charity of the Unknown Donor (Almshouse Charity)

**On accounts for the year
ended**

31st March 2024
**Charity no
(if any)** 239382

Set out on pages

Page 9 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2024**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

27/11/24

Name:

Graham Charles Lennard

**Relevant professional
qualification(s) or body
(if any):**

Address:

2 The Rye Field
Little Baddow
CM3 4TR

Only complete if the examiner needs to highlight 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.

Little Baddow Almshouses

England & Wales - Charity number 239382

Accounts



Trustees' Annual Report for the period

Period start date April 2022 To End March 2023

Charity name: Charity of the Unknown Donor (Otherwise The Almshouse Charity)

Charity registration number:239382

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's stated criteria according to the 2007 Scheme Amendment is to provide for "the almspeople" (who) "shall be poor persons of good character who (except in exceptional circumstances to be approved by trustees) are resident in the Parish of Little Baddow at the time of appointment".
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The completely new May 2018 Committee established detailed written guidelines of "need" criteria, an advert/extensive interview process for the appointment of beneficiaries and this year it has also written a detailed setting aside of appointment process in order to meet its legal requirements in modern times. These adult appointments are not otherwise age related but the beneficiaries must be capable of independent living as well as other criteria. This Charity's entry to the Charity Commission website is updated and checked annually. During this year the professional valuation of the capital assets of the charity was planned to be completed and added to its accounts. However initially this was not possible due to COVID 19 problems and now the Trustees have decided to wait until the car park project is completed

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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	<p>Since May 2018 there has been a completely new administrative situation which clearly defines the trust. New policies and systems are added as needed. These Policies and systems are annually reviewed in accordance with an agreed Annual Self- Review Schedule which is arranged across the four regular quarterly meetings. There also Special Meetings held and minuted as needed which are allowed by the Articles. This year several have been needed for a potential land purchase by the Almshouse Charity for a carpark which has involved the use of the local legal firm Bright and Sons Solicitors, to whom the Trustees of both charities transferred due to the difficulties of the pandemic and who now hold the legal documentation for both Trusts Between formal meetings there is an established Trustees' email network for discussion with all unanimous or at least quorate decisions recorded and then minuted at the next meeting.</p> <p>The information gained from the historic</p>

	<p>documents acquired in 2019-20 has been used and the papers stored appropriately.</p> <p>In 2020-21 the Document Retention policy was used to review the work of the new Committee since May 2018 in order to create a streamlined paper storage system supported by computerised documents. Shredding took place as appropriate. Trustees now store according to individual Trustee responsibility. This year a digitalised Trustees' Handbook has been completed containing all agreed policies and key documents including the Articles of both Charities</p> <p>During December 2021 a Trustees Representative Signatory policy was established and, as a result of the pandemic, more local Solicitors appointed and on 13th October 2022 a legal resolution was completed to delegate the Chair and Treasurer as signatories to enable land purchase for the Almshouse Charity. In January 2022 a Trustee Attendance policy was also approved as it was noted that such a regulation was not in the Trust's Articles. Additionally there is now a reference plan held in the Minute Book clarifying the Continuous Minute Numbers relating to every meeting.</p> <p>The Trustees were again very pleased that there was 100% response to their annual Self Review Questionnaires given to the six beneficiaries in July 2022. This year residents focussed on their gardens particularly at the rear of the buildings as no resident can now do any gardening. A commercial gardener was appointed and he has transformed the front of the properties with the use of old bricks for edging kindly donated by villagers. He has also organised attractive pots and hanging baskets. In the rear garden the outside storage for No 2 had to be replaced with a more substantial item when destroyed in a storm and the refuse bins are now placed in a more convenient but hidden area in the side garden for the Council to collect. The old fruit allotment at the rear is being transformed into a new large lawn for residents' pleasure with shade</p>
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under the fruit trees, a brick edged rose bed and a view of Heather Hills. Action is also being taken to renovate the sheds and maintain the individual areas at the rear of the properties

The required compliance inspection within two years of the implementation of the Legionella prevention assessment survey had continued to be delayed due to the vulnerability of the residents during the pandemic. Arrangements will now be made after April 2023 with a lessening of virus risks. However, Trustees were able to organise completion of the necessary plumbing work and file that evidence, as well as completing the laboratory annual water testing which was negative and monthly checks with residents on the use of the hot water systems and this data is digitalised. Additionally, there is an annual check of the maintenance of smoke/carbon monoxide alarms and of easy access to the safety torches for the continuing power outages of this village. There has been a great deal of difficulty organising anything more than minor maintenance this year due to the personal problems of the appointed handyman. Therefore there is little progress to report on the Surveyor's adjustment of the Five Year Cyclical Maintenance Plan from December 2021. However there are achievable plans to rectify this situation in the new financial year. All maintenance work and procurement work is digitalised and the plan cross checked with financial outlay. There is a Management of Contractors on Site policy with stored records. The PAT testing was completed for the year and more sockets provided in one property but the residents' request in their Annual Reviews for air conditioning was rejected as impractical in such old buildings although free standing air-conditioning units are safe from legionella risks and therefore allowed to be purchased by residents. There are annual boiler and electrical checks. The 2 stairlifts preclude bannisters due to the narrowness of the stairs in these two old buildings. The situation has been risk assessed and minuted.

		<p>Trustees continued to make every possible effort to provide much needed car parking for all six apartments. This is the main on-going grievance of the residents. Chelmsford City Council planning department approved a planning application for the plot of land adjacent to the rear Almshouse garden in December 2021 and efforts are still being made through solicitors to purchase this area which is residents' only possible carpark opportunity. There has been detailed contract negotiation this year.</p> <p>There have been residence applications. All enquirers have been informed of the Appointment Procedures and the details retained appropriately in line with the Privacy Policy.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>The majority of the Charity's income continues to be the maintenance contributions from the residents and has always been reassessed using professional advice. Following the extreme national rise in energy costs, the beneficiaries were given six months' notice of a rise in their contributions from April 2023 - the first time in years.</p> <p>At the beginning of 2020 the Committee had agreed to update the investments to maximise additional income in the context of the end of the last financial year and looking forward. This was to include amalgamation of some deposits for increased interest. However, the combination of the COVID 19 restrictions, the resulting uncertain effect on the national investment situation and the possibility of the creation of a car park for potentially six resident cars have resulted in no action as yet. £50,000 for car parking remains designated but not restricted in the accounts.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>At some unrecorded time the COIF shares were cashed and placed by CCLA in a COIF charities deposit account. The amount recorded in the separated reserve account for this charity alone at the end of 2021-22 is £46009. The other charity's reserve of £500 will be transferred to its own account as soon as CCLA are able to do so. They state that this is not possible currently due to the COVID 19 situation.</p> <p>As required by the Charity Commission, this is currently the Reserve to cover any unexpected significant repairs or other unexpected major expenditure for the Almshouses.</p>
<p>Amount of reserves held</p>	<p>Para 1.22</p>	<p>46321</p>
<p>Reasons for holding zero reserves</p>	<p>Para 1.22</p>	
<p>Details of fund materially in deficit</p>	<p>Para 1.24</p>	
<p>Explanation of any uncertainties about the</p>	<p>Para 1.23</p>	

charity continuing as a going concern		
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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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	
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	<p>There are five Trustees appointed by the Little Baddow Parish Council on behalf of the Charity Commission. After resignations the Parish Council decided on 3rd May 2018 to appoint a completely new Committee of Trustees using the Charities' Articles' five year ruling. The Trustees are legally required to administer the trust independently of the Parish Council (Local Government Act 1933). They are accountable to the Charity Commission. The Trustees use the Parish Website to put their Annual Report for the financial year for both Charities, into the public domain</p> <p>The re-established and required tenure appointment system (maximum only 5 years continuously un-reviewed) is to ensure continuation to prevent a 100% new Trustee Committee membership being repeated. However, Trustees can be reappointed by the Little Baddow Parish Council on behalf of the Charity Commission with the agreement of both parties at the end of their tenure in office. On 5.11.20 the Parish Council re-appointed Mrs Houghton and Mr Shepherd for a further five years from April 2021 at the request of the Board of Trustees whose website will be updated</p>

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Charity of the Unknown Donor
Other name the charity uses	The Almshouse Charity
Registered charity number	239382
Charity's principal address	Corner House High Pastures Little Baddow CM3

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	Dr Nic Cooper	Chair		
2	Mrs Claire Hodgson	Treasurer		
3	Mrs Gill houghton	Clerk		
4	Mr Bob Shepherd			
5	Dr Patricia McAllister			
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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

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)

Nic Cooper

Nic Cooper	
------------	--

Position (eg Secretary,
Chair, etc)

chair

chair	
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Date

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**CHARITY OF THE UNKNOWN DONOR (OTHERWISE THE ALMSHOUSE CHARITY) - NO 239382
(incorporating statement of funds for COPYHOLD ALLOTMENTS CHARITY- NO 246099)**

Receipts and Payments Account for the Year Ended 31st March 2023

2021-2022	CURRENT ACCOUNT	2022/23			
		Unrestricted	Restricted	Endowment	Total Funds
101,781.29	Balance Brought Forward 1/4/22	93,332.29	8,449.00		101781.29
Receipts Current Account					
22,152.12	Maintenance Contribution	22,274.12			22274.12
3,039.88	Oil - Heating	3,119.88			3119.88
1,218.64	Water Rates	1,250.64			1250.64
500.00	EWT		510.00		510.00
	Miscellaneous				
0.00	Poors Piece (Copyhold Allotments, Charity No: 246099) Restricted				0.00
26,910.64	Total Receipts	27,094.64	510.00	-	27604.64
Payments Current Account					
(3,119.19)	Oil	(5,207.10)			(5,207.10)
(840.79)	Water Rates	(900.64)			(900.64)
(190.91)	Electricity	(161.09)			(161.09)
(3,560.44)	Maintenance ERF Repairs	(3,061.08)			(3,061.08)
(1,263.83)	Insurance	(1,011.27)			(1,011.27)
(2,297.50)	Garden	(2,228.28)			(2,228.28)
(369.00)	Almshouse Association	(196.00)			(196.00)
(10,679.18)	Miscellaneous	(7,643.45)			(7,643.45)
-	Poors Piece (Copyhold Allotments, Charity No: 246099)			-350	(350.00)
(22,320.84)	Total Payments	(20,408.91)	(350.00)	-	(20,758.91)
4,589.80	Net of receipts/(payments)	6,685.73	160.00	-	6,845.73
Transfer of Funds					
	Copyhold Allotments				0.00
	Transfer from Savings Accounts	25,965.42			25965.42
					0.00
	Total Transfers	25,965.42	-	-	25,965.42
101,322.29	Cash Funds for this year	125,983.44	8,609.00	-	134,592.44
40.00	unpresented cheques				
-243.00	cheques cleared from last year	40.00			40.00
176.00	rent paid in from last year	342.00			342.00
101781.29	Balance with Statement	126,285.44	8,609.00	-	134,894.44

134894.44

2021-2022		Statement of Funds as at 31st March 2023						2022/23	Almshouse	Copyhold Allotment
Bal B/Forward	Notes	Almshouse Charity 246099 Accounts	Investment Return	Receipts	Payments	Transfers In	Transfers Out	Bal C/Fwd	Un restricted	Restricted
101,322.29		Current Account		27,604.64	(20,758.91)	25,965.42		134,592.44	125,983.44	8,609.00
46,509.94	1	COIF CCLA Charities Deposit Account	317.74	-	-	-		46,827.68	46,321.50	506.18
11,933.08		Monmouthshire Building Society	121.10	-	-	-		12,054.18	12,054.18	
55,729.75	2	Blackrock Charishare Account	1,393.25	-	-	-		57,123.00	57,123.00	
25,878.06	3	Virgin Money Account.	87.36	-	-	-	25,965.42			
241,373.12			1,919.45	27,604.64	(20,758.91)	25,965.42	25,965.42	250,597.30	241,482.12	9,115.18

Notes

only.

1 transfer to new copyhold Allotments CCLA account

2 Blackrock Charishare Account

3 Virgin account closed, balance transferred to current account

2497.22
2349.22
2339.22
1831.22
2857.22
1831.22
3189.22
1489.22
2515.22
2173.22
2173.22
2173.22

27418.64



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charity of the Unknown Donor (Almshouse Charity)

**On accounts for the year
ended**

31st March 2022
**Charity no
(if any)** 239382

Set out on pages

Page 13 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

19/10/2022

Name:

Graham Charles Lennard

**Relevant professional
qualification(s) or body
(if any):**

Address:

2 The Rye Field
Little Baddow
CM3 4TR

Only complete if the examiner needs to highlight 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.

As the accounts also include the Copyhold Allotment Charity (no-246099) Some of the money for that charity gains interest each year this has not been transferred over to the Copyhold figures.
The Trustees should decide if the interest gained should be transferred or not each year?

Little Baddow Almshouses

England & Wales - Charity number 239382

Accounts



Trustees' Annual Report for the period

Period start date April 2021 To End March 2022

Charity name: Charity of the Unknown Donor (Otherwise The Almshouse Charity)

Charity registration number:239382

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's stated criteria according to the 2007 Scheme Amendment is to provide for "the almspeople" (who) "shall be poor persons of good character who (except in exceptional circumstances to be approved by trustees) are resident in the Parish of Little Baddow at the time of appointment".
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The completely new May 2018 Committee established detailed written guidelines of "need" criteria, an advert/extensive interview process for the appointment of beneficiaries and this year it has also written a detailed setting aside of appointment process in order to meet its legal requirements in modern times. These adult appointments are not otherwise age related but the beneficiaries must be capable of independent living as well as other criteria. This Charity's entry to the Charity Commission website is updated and checked annually. During this year the professional valuation of the capital assets of the charity was planned to be completed and added to its accounts. However initially this was not possible due to COVID 19 problems and now the Trustees have decided to wait until all possibilities for a car park have been explored as this would increase the asset

		valuation
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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	<p>Since May 2018 there has been a completely new administrative situation which clearly defines the trust. New policies and systems are added as needed. These Policies and systems are annually reviewed in accordance with an agreed Annual Self-Review Schedule which is arranged across the four regular quarterly meetings. There also Special Meetings held and minuted as needed which are allowed by the Articles. This year these have related to a potential land purchase involving solicitors. Between formal meetings there is an established Trustees' email network for discussion with all unanimous or at least quorate decisions recorded and then minuted at the next meeting.</p> <p>The information gained from the historic documents acquired in 2019-20 has been used and the papers stored appropriately. In 2020-21 the Document Retention policy was used to review the work of the new Committee since May 2018 in order to</p>

	<p>create a streamlined paper storage system supported by computerised documents. Shredding took place as appropriate. Trustees now store according to individual Trustee responsibility.</p> <p>During December 2021 a Trustees Representative Signatory policy was established and, as a result of the pandemic, more local Solicitors appointed. In January 2022 a Trustee Attendance policy was also approved as it was noted that such a regulation was not in the Trust's Articles. Additionally there is now a reference plan held in the Minute Book clarifying the Continuous Minute Numbers relating to every meeting.</p> <p>The Trustees were again very pleased that there was 100% response to their annual Self Review Questionnaires given to the six beneficiaries in June 2020.</p> <p>This year residents focussed on their gardens. A new storage chest was purchased for apartment no 2 and a seat for under the window of the downstairs apartment no 1. Consideration is being given to re-designing the front garden, 6 flower pots were purchased for the back gardens and after the retirement of the resident gardener a professional person has been appointed. Meanwhile the Trustees were very grateful to their Chair who continued to mow the lawns during this second pandemic year.</p> <p>The required compliance inspection within two years of the implementation of the Legionella prevention assessment survey has continued to be delayed due to the second year of the pandemic due to the vulnerability of the residents. However Trustees were able to organise completion of the plumbing work and file that evidence, as well as arranging for annual water testing which was negative and monthly checks on the use of the hot water systems.</p> <p>Additionally there is an annual check of the maintenance of smoke/carbon monoxide alarms and of easy access to the safety torches for the continuing power outages of this village.</p> <p>The appointed Surveyor was finally able to make his re-assessment of progress on the</p>
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		<p>required five year cyclical maintenance plan and offer advice for budgeting for major improvements. Overall there has been progress in completing vital minor aspects of the maintenance and procurement projects in the on-going computerised Building Log, including rectifying winter storm damage. Two stair lifts have been installed and the porch area of bungalow AA has been improved. The window cleaners were able to return monthly but the PAT testing indoors had to be postponed again due to the extreme infectiousness of the latest Covid variant.</p> <p>Trustees continued to make every possible effort to provide much needed car parking for all six apartments. This is the main on-going grievance of residents. Chelmsford City Council planning department approved a planning application for the plot of land adjacent to the rear Almshouse garden and efforts are now being made through solicitors to purchase this area which is residents' only possible carpark opportunity. There have been residence applications. All enquirers have been informed of the Appointment Procedures and the details retained appropriately in line with the Privacy Policy.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

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Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>The majority of the Charity's income continues to be the maintenance contributions from the residents and has always been reassessed using professional advice. At the beginning of 2020 the Committee had agreed to update the investments to maximise additional income in the context of the end of the last financial year and looking forward. This was to include amalgamation of some deposits for increased interest. However, the combination of the COVID 19 restrictions, the resulting uncertain effect on the national investment situation and the possibility of the creation of a car park for potentially six resident cars have resulted in no action as yet. £50,000 for car parking remains designated but not restricted in the accounts.</p> <p>Utility Aid reviewed the energy costs last year and it was decided to retain the present provider since only a £30 per annum saving could be achieved by changing. However, as a result of the great rise in the global energy costs, Trustees are keeping the situation carefully reviewed.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>At some unrecorded time the COIF shares were cashed and placed by CCLA in a COIF charities deposit account. The amount recorded in the separated reserve account for this charity alone at the end of 2021-22 is £46009. The other charity's reserve of £500 will be transferred to its own account as soon as CCLA are able to do so. They state that this is not possible currently due to the COVID 19 situation.</p> <p>As required by the Charity Commission, this is currently the Reserve to cover any unexpected significant repairs or other unexpected major expenditure for the Almshouses.</p> <p>In the Charity's accounts there is now a calculated additional reserve minimum to cover all reasonable eventualities should there be two simultaneous vacancies for a year together, and this is separated from the carpark fund in the accounts. The Charity's agreed Reserve Policy also states that in a</p>

		long term vacancy situation the Almshouse Charity would organise suitable unfurnished letting on a short term basis until an appropriate beneficiary could be appointed to a vacancy
Amount of reserves held	Para 1.22	46009
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	
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	<p>There are five Trustees appointed by the Little Baddow Parish Council on behalf of the Charity Commission. After resignations the Parish Council decided on 3rd May 2018 to appoint a completely new Committee of Trustees using the Charities' Articles' five year ruling. The Trustees are legally required to administer the trust independently of the Parish Council (Local Government Act 1933). They are accountable to the Charity Commission. The Trustees use the Parish Website to put their Annual Report for the financial year for both Charities, into the public domain</p> <p>The re-established and required tenure appointment system (maximum only 5 years continuously un-reviewed) is to ensure continuation to prevent a 100% new Trustee Committee membership being repeated. However, Trustees can be reappointed by the Little Baddow Parish Council on behalf of the Charity Commission with the agreement of both parties at the end of their tenure in office. On 5.11.20 the Parish Council re-appointed Mrs Houghton and Mr Shepherd for a further five years from April 2021 at the request of the Board of Trustees whose website will be updated</p>

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Charity of the Unknown Donor
Other name the charity uses	The Almshouse Charity
Registered charity number	239382
Charity's principal address	Corner House High Pastures Little Baddow CM3

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	Dr Nic Cooper	Chair		
2	Mrs Claire Hodgson	Treasurer		
3	Mrs Gill Houghton	Clerk		
4	Mr Bob Shepherd			
5	Dr Patricia McAllister			
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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

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

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)	Nic Cooper	
Position (eg Secretary, Chair, etc)	chair	
Date		

CHARITY OF THE UNKNOWN DONOR (OTHERWISE THE ALMSHOUSE CHARITY) - NO 239382
(incorporating statement of funds for COPYHOLD ALLOTMENTS CHARITY- NO 246099)

Receipts and Payments Account for the Year Ended 31st March 2022

2020-2021	CURRENT ACCOUNT	2021/22			
		Unrestricted	Restricted	Endowment	Total Funds
98,126.14	Balance Brought Forward 1/4/21	88,433.49	8,299.00		96732.49
Receipts Current Account					
22,724.12	Maintenance Contribution	22,152.12			22152.12
3,119.88	Oil - Heating	3,039.88			3039.88
1,250.64	Water Rates	1,218.64			1218.64
-	EWT		500.00		500.00
41.00	Miscellaneous				
0.00	Poors Piece (Copyhold Allotments, Charity No: 246099) Restricted				0.00
<u>27,135.64</u>	Total Receipts	<u>26,410.64</u>	<u>500.00</u>	<u>-</u>	<u>26910.64</u>

Payments Current Account		Unrestricted	Restricted	Endowment	Total Funds
(3,419.98)	Oil	(3,119.19)			(3,119.19)
(1,054.70)	Water Rates	(840.79)			(840.79)
(308.22)	Electricity	(190.91)			(190.91)
(6,413.73)	Maintenance ERF Repairs	(3,560.44)			(3,560.44)
(1,238.62)	Insurance	(1,263.83)			(1,263.83)
(978.34)	Garden	(2,297.50)			(2,297.50)
-	Almshouse Association	(369.00)			(369.00)
(1,881.71)	Miscellaneous	(10,329.18)	(350.00)		(10,679.18)
-	Poors Piece (Copyhold Allotments, Charity No: 246099)				-
<u>(15,295.30)</u>	Total Payments	<u>(21,970.84)</u>	<u>(350.00)</u>	<u>-</u>	<u>(22,320.84)</u>

11,840.34 Net of receipts/(payments) 4,439.80 150.00 - 4,589.80

Transfer of Funds		Unrestricted	Restricted	Endowment	Total Funds
	Copyhold Allotments				0.00
	Transfer from Savings Accounts				0.00
	Total Transfers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

96,732.49 **Cash Funds for this year** 92,873.29 8,449.00 - 101,322.29

1745.35 Unpresented Cheques 40.00 40.00
cheques cleared from last year (243.00) (243.00)

rent paid in from last year 176.00 176.00

98477.84 Balance with Statement 93,332.29 8,449.00 - 101,781.29 - 101781.29

2020-2021		Statement of Funds as at 31st March 2022					2021/22		Almshouse	Copyhold
Bal	Notes	Almshouse Charity 246099	Investment	Receipts	Payments	Transfers	Transfers	Bal C/Fwd	Unrestricted	Allotment
B/Forward		Accounts	Return			In	Out		restricted	Restricted
96,732.49		Current Account		26,910.64	(22,320.84)	-	-	101,322.29	92,873.29	8,449.00
46,490.17	2	COIF Charities Deposit Account	19.77	-	-	-	-	46,509.94	46,009.15	500.79
11,879.62		Monmouthshire Building Society	53.46	-	-	-	-	11,933.08	11,933.08	
50,237.15	1	Blackrock Valuation at 31st March	5,492.60	-	-	-	-	55,729.75	55,729.75	
25,717.27	3	Virgin Money Account.	160.79	-	-	-	-	25,878.06	25,878.06	
<u>231,056.70</u>			<u>5,726.62</u>	<u>26,910.64</u>	<u>(22,320.84)</u>	<u>-</u>	<u>-</u>	<u>241,373.12</u>	<u>232,423.33</u>	<u>8,949.79</u>



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charity of the Unknown Donor (Almshouse Charity)

**On accounts for the year
ended**

31st March 2022
**Charity no
(if any)** 239382

Set out on pages

Page 13 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

19/10/2022

Name:

Graham Charles Lennard

**Relevant professional
qualification(s) or body
(if any):**

Address:

2 The Rye Field
Little Baddow
CM3 4TR

Only complete if the examiner needs to highlight 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.

As the accounts also include the Copyhold Allotment Charity (no-246099) Some of the money for that charity gains interest each year this has not been transferred over to the Copyhold figures.
The Trustees should decide if the interest gained should be transferred or not each year?

Little Baddow Almshouses

England & Wales - Charity number 239382

Accounts



Trustees' Annual Report for the period

Period start date April 2020 To End March 2021

Charity name: Charity of the Unknown Donor (Otherwise The Almshouse Charity)

Charity registration number:239382

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's stated criteria according to the 2007 Scheme Amendment is to provide for "the almspeople" (who) "shall be poor persons of good character who (except in exceptional circumstances to be approved by trustees) are resident in the Parish of Little Baddow at the time of appointment".
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The completely new May 2018 Committee established detailed written guidelines of "need" criteria, an advert/extensive interview process for the appointment of beneficiaries and this year it has also written a detailed setting aside of appointment process in order to meet its legal requirements in modern times. These adult appointments are not otherwise age related but the beneficiaries must be capable of independent living as well as other criteria. This Charity's entry to the Charity Commission website is updated and checked

		annually. During this year the professional valuation of the capital assets of the charity was planned to be completed and added to its accounts. However initially this was not possible due to COVID 19 problems and now the Trustees have decided to wait until all possibilities for a car park have been explored as this would increase the asset valuation
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
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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

The Trustees were again very pleased that there was 100% response to their annual Self Review Questionnaires given to the six beneficiaries in June 2020. There was full approval of the Trustees' performance. The residents had already indicated pleasure with the new garden furniture of two benches and a swing bench, all being low maintenance and durable and socially distanced. As requested a matching table has now been added completing an outside community space.

The behaviour of workmen was praised and the resident of No 2 is delighted both with the more airtight and secure front door and the new bath with shower & grab handle which has replaced the original shower. The resident of AA is very pleased with the new front door and surrounds which increase warmth and upgrade the appearance of the bungalow. The kitchen ceiling in no 1 has also been renovated.

The professional Legionella prevention survey's conclusions have been implemented but not yet checked by the specialist firm. A safety policy has been established which includes monthly monitoring by a nominated Trustee and annual laboratory test of the water. The required checking of this work by the specialist firm and also the laboratory water test have had to be delayed due to the higher risk of COVID 19 to our vulnerable residents in the opinion of the Trustees who include two doctors. The firm will be organised to visit inside all the properties as soon as possible. A working party has been established specifically to deal with the situation. The appointed Surveyor will check the quality of the work done once he can return to assess and update the five year cyclical maintenance plan. He is also delayed due to COVID 19

	<p>national regulations and the extreme risk to the residents. Both the appointed window cleaner & the handyman were also prevented from attendance due to COVID 19 but returned when they were able. As a result there was a delay in completing some aspects of the maintenance and procurement projects in the on-going computerised Building Log. There was concern in the questionnaire returns about the deteriorated state of the gardens. An external gardener has now been appointed with the full approval of the resident previous gardener. Additionally an outside contractor deals separately with the trees and hedges. A new raised flower bed has been created outside no 2 and gradually the gardens and their sheds have been renovated and the fruit cages made more manageable. The excellent harvest of fruit this year was distributed to all the residents.</p> <p>During the initial and later stages of COVID 19 Trustee Dr Cooper mowed the lawns and both he and Trustee Mrs Hodgson are provided with PPE to keep residents safe when visiting. All forms of support including transport to hospital were also given. It is hoped to repeat the afternoon tea party which was so successful last financial year once the COVID 19 situation is no longer a safety problem, but residents have continued to have a strong sense of community.</p> <p>Trustees continued to make every possible effort to provide much needed car parking for all six apartments. This is the main on-going grievance of residents. Three new ideas were explored in detail with the Highways Department, but in two cases there were traffic visibility problems and in the third there were issues as the targeted land was outside the village envelope.</p> <p>The Trustees are interested in the</p>
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		<p>potential for the much needed carpark of a plot of land adjacent to the rear of the Almshouses which could be accessed from their gardens and could have access to North Hill via a private lane. At the present time the possibility is being investigated with the support of the owner in order to consider affordability and also, crucially, the attitude of the relevant authorities, including the Charity Commission. Neighbours will also be contacted for discussion.</p> <p>As part of the annual review of all their administration and of themselves Trustees amended the current residents' Handbook, Summary and Beneficiary Appointment Letter for use with any future beneficiary, the present residents having been made aware of the various changes. The beneficiary appointment process criteria now has a weighted scale as well as absolute requirements.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>The majority of the Charity's income continues to be the maintenance contributions from the residents and has always been reassessed using professional advice. At the beginning of 2020 The Committee had agreed to update the investments to maximise additional income in the context of the end of the last financial year and looking forward. This was to include amalgamation of some deposits for increased interest. However, the combination of the COVID 19 restrictions, the resulting uncertain effect on the national investment situation and the possibility of the creation of a car park for potentially six resident cars have resulted in no action as yet. £50,000 for car parking remains designated but not restricted in the accounts.</p> <p>Utility Aid reviewed the energy costs but it was decided to retain the present provider since only a £30per annum saving could be achieved by changing</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>At some unrecorded time the COIF shares were cashed and placed by CCLA in a COIF charities deposit account. The amount recorded in the separated reserve account for this charity alone at the end of 2020-21 is £45,989.59</p> <p>As required by the Charity Commission, this is currently the Reserve to cover any unexpected significant repairs or other unexpected major expenditure for the Almshouses.</p>
<p>Amount of reserves held</p>	<p>Para 1.22</p>	<p>45989.59</p>
<p>Reasons for holding zero reserves</p>	<p>Para 1.22</p>	
<p>Details of fund materially in deficit</p>	<p>Para 1.24</p>	
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<p>Para 1.23</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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	
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	<p>There are five Trustees appointed by the Little Baddow Parish Council on behalf of the Charity Commission. After resignations the Parish Council decided on 3rd May 2018 to appoint a completely new Committee of Trustees using the Charities' Articles' five year ruling. The Trustees are legally required to administer the trust independently of the Parish Council (Local Government Act 1933). They are accountable to the Charity Commission. The Trustees use the Parish Website to put their Annual Report for the financial year for both Charities, into the public domain</p> <p>The re-established and required tenure appointment system (maximum only 5 years continuously un-reviewed) is to ensure continuation to prevent a 100% new Trustee Committee membership being repeated. However, Trustees can be reappointed by the Little Baddow Parish Council on behalf of the Charity Commission with the agreement of both parties at the end of their tenure in office. On 5.11.20 the Parish Council re-appointed Mrs Houghton and Mr Shepherd for a further five years from April 2021 at the request of the Board of Trustees whose website will be updated</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Charity of the Unknown Donor
Other name the charity uses	The Almshouse Charity
Registered charity number	239382
Charity's principal address	Corner House High Pastures Little Baddow CM3

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	Dr Nic Cooper	Chair		
2	Mrs Claire Hodgson	Treasurer		
3	Mrs Gill houghton	Clerk		
4	Mr Bob Shepherd			
5	Dr Patricia McAllister			
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		

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

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

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)

Nic Cooper	
------------	--

Position (eg
Secretary, Chair, etc)

chair	
-------	--

Date

--

Receipts

* water contribution increased to £4 per week from 1.8.17

	C. Clark - no: 6			Mrs S. Herd - no: 3			Mrs J. White - no: 4			c MacKintosh - no :2			C. Milton - no: 5			G. Worley - AA			banked	Poors Piece Rent	
	74 p.w.	10 p.w.	4 p.w.	69 p.w.	10 p.w.	4 p.w.	74 p.w.	10 p.w.	4 p.w.	69 p.w.	10 p.w.	4 p.w.	74 p.w.	10 p.w.	4 p.w.	77 p.w.	10 p.w.	4 p.w.			
	M.C.	Oil	Water	M.C.	Oil	Water	M.C.	Oil	Water	M.C.	Oil	Water	M.C.	Oil	Water	M.C.	Oil	Water			
7/4/20	148.00	20.00	8.00	138.00	20.00	8.00	320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
14/4/20																					
21/4/20	148.00	20.00	8.00	138.00	20.00	8.00															
27/4/20																					
4/5/20	148.00	20.00	8.00	138.00	20.00	8.00	320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
11/5/20																					
18/5/20	148.00	20.00	8.00	138.00	20.00	8.00															176.00
25/5/20																					1202.00
1/6/20	148.00	20.00	8.00	138.00	20.00	8.00	320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
8/6/20																					674.00
15/6/20	148.00	20.00	8.00	138.00	20.00	8.00															
22/6/20																					
29/6/20	148.00	20.00	8.00	138.00	20.00	8.00	320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
6/7/20																					850.00
13/7/20	148.00	20.00	8.00	138.00	20.00	8.00															
20/7/20																					
27/7/20	148.00	20.00	8.00	138.00	20.00	8.00															
3/8/20							320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
10/8/20	148.00	20.00	8.00																		
17/8/20																					352.00
24/8/20	148.00	20.00	8.00																		
31/8/20				414.00	60.00	24.00	320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
7/9/20																					352.00
14/9/20	148.00	20.00	8.00	138.00	20.00	8.00															498.00
21/9/20																					
28/9/20	148.00	20.00	8.00	138.00	20.00	8.00															332.00
5/10/20							320.67	43.33	17.34	276.00	40.00	16.00	320.67	43.33	17.34	333.67	43.33	17.54		352.00	
12/10/20	148.00	20.00	8.00	138.00	20.00	8.00															
19/10/20																					166.00
26/10/20	148.00	20.00	8.00	138.00	20.00	8.00															176.00
2/11/20							320.67	43.33	17.34	276.00	40.00	16.00	320.67	43.33	17.34	333.67	43.33	17.54			
9/11/20	148.00	20.00	8.00	138.00	20.00	8.00															166.00
16/11/20																					176.00
23/11/20	148.00	20.00	8.00	138.00	20.00	8.00															166.00
30/11/20							320.67	43.33	17.34	276.00	40.00	16.00	320.67	43.33	17.34	333.67	43.33	17.54		176.00	
7/12/20	148.00	20.00	8.00	138.00	20.00	8.00															
14/12/20																					332.00
21/12/20	148.00	20.00	8.00	138.00	20.00	8.00															352.00
28/12/20																					
4/1/21	148.00	20.00	8.00				320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
11/1/21																					166.00
18/1/21	148.00	20.00	8.00	276.00	40.00	16.00															352.00
25/1/21																					
1/2/21	148.00	20.00	8.00				320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54		508.00	
8/2/21																					
15/2/21	148.00	20.00	8.00																		
22/2/21																					352.00
1/3/21	148.00	20.00	8.00																		
8/3/21							320.67	43.33	17.34				320.67	43.33	17.34	333.67	43.33	17.54			
15/3/21																					
29/3/21	296.00	40.00	16.00	552.00	80.00	32.00															

M.C.	3848.00			3588.00			3848.04			3588.00			3848.04			4004.04					22724.12	
Oil		520.00			520.00			519.96			520.00			519.96			519.96					3119.88
Water			208.00			208.00			208.08			208.00			208.08			210.48				1250.64
																				7876.00		27094.64

21.12.21

**CHARITY OF THE UNKNOWN DONOR (OTHERWISE THE ALMSHOUSE CHARITY) - NO 239382
(incorporating statement of funds for COPYHOLD ALLOTMENTS CHARITY- NO 246099)**

Receipts and Payments Account for the Year Ended 31st March 2021

2019-2020	CURRENT ACCOUNT	2020/21			Total Funds
		Unrestricted	Restricted	Endowment	
72,775.47	Balance Brought Forward 1/4/20	76,243.15	8,649.00		84892.15
Receipts Current Account					
22,724.12	Maintenance Contribution	22,724.12			22724.12
3,119.88	Oil - Heating	3,119.88			3119.88
1,250.64	Water Rates	1,250.64			1250.64
-	Miscellaneous	41.00			0.00
250.00	(Copyhold Allotments, Charity No: 246099) Restricted				0.00
27,344.64	Total Receipts	27,135.64	-	-	27135.64
Payments Current Account					
(3,065.90)	Oil	(3,419.98)			(3,419.98)
(1,492.14)	Water Rates	(1,054.70)			(1,054.70)
(312.03)	Electricity	(308.22)			(308.22)
(6,865.86)	Maintenance ERF Repairs	(6,413.73)			(6,413.73)
(1,194.37)	Insurance	(1,238.62)			(1,238.62)
(406.78)	Garden	(978.34)			(978.34)
(179.00)	Almshouse Association				-
(1,711.88)	Miscellaneous	(1,531.71)	(350.00)		(1,881.71)
-	(Copyhold Allotments, Charity No: 246099)				-
(15,227.96)	Total Payments	(14,945.30)	(350.00)	-	(15,295.30)
12,116.68	Net of receipts/(payments)	12,190.34	(350.00)	-	11,840.34
Transfer of Funds					
	Copyhold Allotments				0.00
	Transfer from Savings Accounts				0.00
	Total Transfers	-	-	-	0.00
84,892.15	Cash Funds for this year	88,433.49	8,299.00	-	96,732.49
	Unpresented Cheques	1,745.65			1,745.65
	rent not paid in	352.00			352.00
	Balance with Statement	89,827.14	8,299.00	-	98,126.14

2019-2020	Notes	Statement of Funds as at 31st March 2021				2020/21	Almshouse	Copyhold Allotment
		Investment Return	Receipts	Payments	Transfers In			
Bal B/Forward								
84,892.15						96,732.49	88,433.49	8,299.00
46,434.99		55.18	27,135.64	(15,295.30)	-	46,490.17	45,989.59	500.58
11,826.40		53.22	-	-	-	11,879.62	11,879.62	
39,039.23		11,197.92	-	-	-	50,237.15	50,237.15	
25,717.27		-	-	-	-	25,717.27	25,717.27	
207,910.04		11,306.32	27,135.64	(15,295.30)	-	231,056.70	222,257.12	8,799.58

Notes only.
1 investment return is zero as statement not received



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charity of the Unknown Donor (Almshouse Charity)

**On accounts for the year
ended**

31st March 2021
**Charity no
(if any)** 239382

Set out on pages

Page 8 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

21/12/21

Name:

Graham Charles Lennard

**Relevant professional
qualification(s) or body
(if any):**

Address:

2 The Rye Field
Little Baddow
CM3 4TR

Only complete if the examiner needs to highlight 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.