



CHARITY COMMISSION
FOR ENGLAND AND WALES

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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<p>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.</p>	<p>Para 1.20</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. 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.</p> <p>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.</p> <p>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>
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		<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

Review of the charity's financial position at the end of the period	Para 1.21	<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>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<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>
Amount of reserves held	Para 1.22	45989.59
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:

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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				
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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)

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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)

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Full name(s)

Nic Cooper	
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Position (eg
Secretary, Chair, etc)

chair	
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Date

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Receipts

Receipts

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						Poors Piece					
74 p.w.		10 p.w.		4 p.w.		69 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.		banked	Rent						
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		1250.64
												7876.00	27094.64

21.12.21

			3419.98	1054.70	308.22	6413.73	1238.62	978.34	0.00	1881.71	0.00	0.00	15295.30
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2019-2020	CURRENT ACCOUNT	2020/21			
		Unrestricted	Restricted	Endowment	Total Funds
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
-					0.00
	Miscellaneous	41.00			
	(Copyhold Allotments, Charity No: 246099) Restricted				
250.00	Poors Piece				0.00
27,344.64					
	Total Receipts	27,135.64	-	-	27135.64

Payments Current Account		Unrestricted	Restricted	Endowment	Total Funds
(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
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Transfer of Funds	Unrestricted	Restricted	Endowment	Total Funds
Copyhold Allotments				0.00
Transfer from Savings Accounts				0.00
				0.00
Total Transfers	-	-	-	-

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		Statement of Funds as at 31st March 2021							2020/21	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	
84,892.15		Current Account		27,135.64	(15,295.30)	-	-	96,732.49	88,433.49	8,299.00	
46,434.99		COIF Charities Deposit Account	55.18	-	-	-	-	46,490.17	45,989.59	500.58	
11,826.40		Monmouthshire Building Society	53.22	-	-	-	-	11,879.62	11,879.62		
39,039.23		Charishare Valuation at 31st March	11,197.92	-	-	-	-	50,237.15	50,237.15		
25,717.27	1	Virgin Money Account.	-	-	-	-	-	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.