



CHARITY COMMISSION
FOR ENGLAND AND WALES

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
--	--	-----------

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>
--	--	--

		<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>
--	--	---

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 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			
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

--

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
27,135.64	Total Receipts	26,410.64	500.00	-	26910.64
Payments Current Account					
(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)	-			-
(15,295.30)	Total Payments	(21,970.84)	(350.00)	-	(22,320.84)
11,840.34	Net of receipts/(payments)	4,439.80	150.00	-	4,589.80
Transfer of Funds					
	Copyhold Allotments				0.00
	Transfer from Savings Accounts				0.00
	Total Transfers	-	-	-	-
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

2020-2021		Statement of Funds as at 31st March 2022					2021/22		Copyhold Allotment	
Bal B/Forward	Notes	Almshouse Charity 246099 Accounts	Investment Return	Receipts	Payments	Transfers In	Transfers Out	Bal C/Fwd	Unrestricted	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	
231,056.70			5,726.62	26,910.64	(22,320.84)	-	-	241,373.12	232,423.33	8,949.79



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?