



## 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 judical 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 <sup>nd</sup> 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
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	
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)

--

## 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

<b>Signature(s)</b>	N.C.	
<b>Full name(s)</b>	Dr Nicholas Cooper	
<b>Position (eg Secretary, Chair, etc)</b>	2023 and 2024 Chair of Trustees ie. whole period of this report.	Elected by the Trustees every January in accordance with the Articles
<b>Date</b>	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 is almshouse funds restricted is copyhold funds
				Unrestricted	Restricted	Endowment	Total Funds	
101,781.29		Balance Brought Forward 1/4/23		126,285.44	8,609.00		134894.44	
<b>Receipts Current Account</b>								
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								
27,604.64		Total Receipts		27,384.11	260.00	-	27644.11	
<b>Payments Current Account</b>								
(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)	
(20,758.91)		Total Payments		(81,568.24)	(350.00)	-	(81,918.24)	
6,845.73		Net of receipts/(payments)		(54,184.13)	(90.00)	-	(54,274.13)	
<b>Transfer of Funds</b>								
25,965.42		Copyhold Allotments						
		Transfer from Savings Accounts		(4,000.00)	(6,500.00)		(10,500.00)	
							0.00	
		Total Transfers		(4,000.00)	(6,500.00)	-	(10,500.00)	
134,592.44		Cash Funds for this year		68,101.31	2,019.00	-	70,120.31	
		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	Almshouse Charity 246099 Accounts	Return	Receipts	Payments	Transfers In	Out	Un restricted	Restricted
134,894.44	1	Current Account		27,644.11	(81,918.24)		(10,500.00)	68,101.31	2,019.00
506.18	4	COIF CCLA Copyhold Charities Deposit	130.38			6,500.00		7,136.56	
46,827.68	2	COIF CCLA Almshouse Deposit Account	2,403.47	-	-	4,000.00		53,231.15	
12,054.18		Monmouthshire Building Society	320.23	-	-	-		12,374.41	
57,123.00	3	Blackrock Charishare Account	2,011.13	-	-	-	-	59,134.13	
251,405.48			4,865.21	27,644.11	(81,918.24)	10,500.00	(10,500.00)	192,841.00	9,155.56
								Almshouse	Copyhold
Notes		<p>All Payments and receipts are processed via</p> <p>1 £6500 restricted funds transferred to CCLA CA account, £4000 transferred to CCLA almshouse account</p> <p>2 £4000 transferred to build reserve for renovations of Flat AA</p> <p>3 Blackrock Charishare sold 27.2.24, awaiting monies to pay into Barclays current account</p> <p>4 New COIF CCLA Almshouse deposit Account</p> <p>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</p> <p>5 properties valued.</p>							



**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**

31<sup>st</sup> 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.**