



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		

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

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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)	2024 and 2025 Chair of Trustees ie. whole period of this report.	Elected by the Trustees every January in accordance with the Articles
Date	16 th July 2025	

Little Baddow Almshouses - NO 239382

Income and Expenditure account

Revenue	Actual to 31 march 2025	Actual to 31 March 2024
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								Statement of Funds as at 31/3/25
Bal B/Forward	Almshouse Charity 246099 Accounts	Investment Return	Ordinary activity receipts	Ordinary activity Payments	Carpark payments	Transfers In	Transfers Out	
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.