

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales · Charity number 246857

Details

Status Registered

Legal form Other

Registered 1976-10-12

Register [View on the Charity Commission register](#)

Contact

Address Waterside House
Unit 3 Waterside Business Park
1649 Pershore Road
Stirchley
Birmingham
B30 3DR

Phone 01214597670

Email general@bcop.org.uk

Website www.bcop.org.uk

Activities

Objects: TO PROVIDE ALMSHOUSES FOR POOR PERSONS OF NOT LESS THAN 60 YEARS OF AGE, PREFERENCE BEING GIVEN TO MEMBERS OF A NEW CHURCH SOCIETY WHO ARE QUALIFIED AS AFORESAID.

Activities: The charity provides one-bedroom flat accommodation for elderly persons with low income.

Classification

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

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£38,047	£14,722	-	-
2024-03-31	£30,297	£15,027	-	-
2023-03-31	£40,999	£11,290	-	-
2022-03-31	£33,910	£11,320	-	-
2021-03-31	£25,173	£13,439	-	-

Trustees

Name	Role	Appointed
BCOP		2013-04-01

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales - Charity number 246857

Accounts

Emma Ball and Rolason Almshouses

Trustee's report and financial statements

For the year ended 31 March 2025



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Emma Ball and Rolason Almshouses

Reference and administrative details of the Charity, its Trustees and advisers For the year ended 31 March 2025

Trustee Broadening Choices for Older People

Charity registered number 246857

Principal office Unit 3, Waterside Business Park
1649 Pershore Road
Stirchley
Birmingham
B30 3DR

Accountants Dains Audit Limited
2 Chamberlain Square
Paradise
Birmingham
B3 3AX

Bankers Royal Bank of Scotland
57 Calthorpe Road
Edgbaston
Birmingham
B15 1TT

Barclays Bank UK Plc
6th floor
1 Snowhill
Queensway
Birmingham
B4 6GN

Emma Ball and Rolason Almshouses

Trustee's report For the year ended 31 March 2025

The Trustee presents their annual report together with the financial statements of the Emma Ball and Rolason Almshouses for the year 1 April 2024 to 31 March 2025.

Structure, governance and management

a. Constitution

The Charity is governed by a Scheme dated 12 October 1976, as amended by a Scheme dated 12 June 2012.

Emma Ball and Rolason Almshouses is a registered charity, number 246857.

b. Organisational structure and decision-making policies

The management of the Charity is the responsibility of the Corporate Trustee, Broadening Choices for Older People ('BCOP'), and the Charity relies on BCOP's systems to ensure it complies with all required legislation and best practice. The Board of BCOP meets on a regular basis.

Objectives and activities

a. Principal activity and objectives

The Charity's principal activity is the running of six almshouses in Birmingham. Its objectives are to provide a friendly, homely environment for its almshouse tenants with respect for their privacy. The administration of the Charity was transferred to the Broadening Choices for Older People group, as sole Corporate Trustee, on 12 June 2012. Broadening Choices for Older People owns and manages accommodation for older people including supported and independent housing, and care homes.

In setting objectives and planning for activities, the Trustee has given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Review of activities

The Charity continues to operate six units that are owned (2024 - six).

Financial review

a. Financial review and results

The surplus for the year ended 31 March 2025 amounted to £23,325 (2024 - £15,270).

Total funds as at 31 March 2025 amounted to £802,304 (2024 - £778,979).

The Trustee believes the financial position at the year end is adequate to meet the Charity's objectives for the forthcoming year.

b. Reserves policy

At 31 March 2025, the Charity had unrestricted funds of £692,133 (2024 - £667,569) and restricted funds of £110,171 (2024 - £111,410).

Reserves are being maintained to fund the charitable activity of running the almshouses.

c. Financial risk management objectives and policies

The Trustee has considered the major risks to which the Charity is exposed and has established systems and internal controls to mitigate them.

d. Going concern

After making appropriate enquiries, the Trustee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

e. Future developments

The charity, through its corporate trustee Broadening Choices for Older People, will continue to maintain the properties and invest in any improvements that are required so as to be able to continue to provide a friendly, homely environment for its almshouse tenants. This will be undertaken using the Emma Ball and Rolason Almshouses funds available.

**Trustee's report (continued)
For the year ended 31 March 2025**

Statement of Trustee's responsibilities

The Trustee is responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustee and signed on their behalf by:



D Sizer
Chair - on behalf of Broadening Choices for Older People,
Corporate Trustee

Date: 10 December 2025

Emma Ball and Rolason Almshouses

Independent examiner's report For the year ended 31 March 2025

Independent examiner's report to the Trustee of Emma Ball and Rolason Almshouses ('the Charity')

I report to the charity Trustee on my examination of the financial statements of the Charity for the year ended 31 March 2025 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the Trustee of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's financial statements 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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.

Signed:



Dated: 10 December 2025

Andrew Morris FCA

Dains Audit Limited
Birmingham

Statement of financial activities
For the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Charitable activities	3	22,599	-	22,599	25,471
Investments	4	15,448	-	15,448	4,826
Total income		38,047	-	38,047	30,297
Expenditure on:					
Charitable activities	5	14,722	-	14,722	15,027
Net income		23,325	-	23,325	15,270
Transfers between funds	11	1,239	(1,239)	-	-
Net movement in funds		24,564	(1,239)	23,325	15,270
Reconciliation of funds:					
Total funds brought forward	11	667,569	111,410	778,979	763,709
Net movement in funds		24,564	(1,239)	23,325	15,270
Total funds carried forward	11	692,133	110,171	802,304	778,979

The notes on pages 8 to 15 form part of these financial statements.

Emma Ball and Rolason Almshouses
Registered number: 246857

Balance sheet
As at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	8	164,761	166,324
Current assets			
Debtors	9	636,842	611,858
Cash at bank and in hand		3,210	3,306
		<u>640,052</u>	<u>615,164</u>
Creditors: amounts falling due within one year	10	(2,509)	(2,509)
Net current assets		<u>637,543</u>	<u>612,655</u>
Total net assets		<u><u>802,304</u></u>	<u><u>778,979</u></u>
Charity funds			
Restricted funds	11	110,171	111,410
Unrestricted funds	11	692,133	667,569
Total funds		<u><u>802,304</u></u>	<u><u>778,979</u></u>

The financial statements were approved and authorised for issue by the Trustee on 10 December 2025 and signed on their behalf by:



D Sizer

Chair - on behalf of Broadening Choices for Older People,
Corporate Trustee

The notes on pages 8 to 15 form part of these financial statements.

**Notes to the financial statements
For the year ended 31 March 2025**

1. General information

Emma Ball and Rolason Almshouses is an unincorporated charity registered with the Charity Commission for England and Wales. The address of the Charity's registered office is Unit 3 Waterside Business Park, 1649 Pershore Road, Stirchley, Birmingham, B30 3DR.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019.

Emma Ball and Rolason Almshouses meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustee has considered the going concern concept and any associated material uncertainties, the basis of any significant judgements and the matters to consider when confirming the preparation of the financial statements on a going concern basis and the Trustee is comfortable that there are no adjustments required. The Trustee expects the Charity to continue in operation for at least 12 months from the date of signing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Incoming resources from charitable activities relate to housing benefit and rents received directly from tenants in respect of the almshouse tenancies.

Investment income is accounted for on an accruals basis.

Notes to the financial statements
For the year ended 31 March 2025

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to independent examination, management and legal fees.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

The Charity identifies and accounts separately for the major components which comprise a housing property's assets. The major components are then depreciated over their individual useful economic lives.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight line method.

The estimated useful lives are as follows:

Structure	- 100 years
Kitchen	- 15 years
Bathroom	- 15 years
Roof	- 100 years
Windows	- 30 years

At each reporting date, the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

2.7 Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Notes to the financial statements
For the year ended 31 March 2025

2. Accounting policies (continued)

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.11 Fund accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. Restricted funds relate to housing grants received and are being unwound across the period the associated assets are being depreciated.

3. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Rents received	22,599	22,599	25,471

Notes to the financial statements
For the year ended 31 March 2025

4. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Interest received from the Corporate Trustee	15,448	15,448	4,826

5. Expenditure on charitable activities

	Total funds 2025 £	Total funds 2024 £
Operating costs	8,514	8,717
Governance costs	6,208	6,310
	14,722	15,027

Governance costs consist of the Broadening Choices for Older People management charge together with legal fees.

6. Employees

The Charity has no employees.

7. Trustee's remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2024 - £NIL), other than as set out in note 13.

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

Notes to the financial statements
For the year ended 31 March 2025

8. Tangible fixed assets

	Freehold property - housing land and buildings £
Cost or valuation	
At 1 April 2024	183,280
	<hr/>
At 31 March 2025	183,280
	<hr/>
Depreciation	
At 1 April 2024	16,956
Charge for the year	1,563
	<hr/>
At 31 March 2025	18,519
	<hr/>
Net book value	
At 31 March 2025	164,761
	<hr/> <hr/>
At 31 March 2024	166,324
	<hr/> <hr/>

Notes to the financial statements
For the year ended 31 March 2025

9. Debtors due within one year

	2025	2024
	£	£
Rent arrears	855	255
Amounts owed by Corporate Trustee	635,987	611,324
Prepayments and accrued income	-	279
	<u>636,842</u>	<u>611,858</u>

10. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>2,509</u>	<u>2,509</u>

Notes to the financial statements
For the year ended 31 March 2025

11. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 March 2025 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	667,569	38,047	(14,722)	1,239	692,133
Restricted funds					
Revenue reserves (restricted funds)	111,410	-	-	(1,239)	110,171
Total of funds	778,979	38,047	(14,722)	-	802,304

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 March 2024 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	651,082	30,297	(15,027)	1,217	667,569
Restricted funds					
Revenue reserves (restricted funds)	112,627	-	-	(1,217)	111,410
Total of funds	763,709	30,297	(15,027)	-	778,979

Transfers between funds relate to the release of the amortisation of the social housing grant used to fund the charity's property.

Notes to the financial statements
For the year ended 31 March 2025

12. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	54,590	110,171	164,761
Current assets	640,052	-	640,052
Creditors due within one year	(2,509)	-	(2,509)
Total	692,133	110,171	802,304

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	54,914	111,410	166,324
Current assets	615,164	-	615,164
Creditors due within one year	(2,509)	-	(2,509)
Total	667,569	111,410	778,979

13. Corporate Trustee and control

Broadening Choices for Older People, a Registered Provider of Social Housing, has ultimate control of the Charity as Corporate Trustee.

The Charity is administered at cost by Broadening Choices for Older People, to save the duplication of staffing and other resources. The management fee charged by Broadening Choices for Older People for the year totalled £6,208 (2024 - £5,912).

Broadening Choices for Older People pools surplus funds with its subsidiaries to easily manage the Group's investment portfolio. Interest is charged on the loans at the Group's deposit rate.

During the year, the Charity received £15,448 (2024 - £4,826) on deposits held with Broadening Choices for Older People. At the balance sheet date, £635,987 (2024 - £611,324) was due to the Charity from Broadening Choices for Older People.

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales - Charity number 246857

Accounts

Emma Ball and Rolason Almshouses

Trustee's report and financial statements

For the year ended 31 March 2024



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Emma Ball and Rolason Almshouses

Reference and administrative details of the Charity, its Trustees and advisers For the year ended 31 March 2024

Trustee Broadening Choices for Older People

Charity registered number 246857

Principal office Unit 3, Waterside Business Park
1649 Pershore Road
Stirchley
Birmingham
B30 3DR

Accountants Dains Audit Limited
2 Chamberlain Square
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Emma Ball and Rolason Almshouses

Trustee's report For the year ended 31 March 2024

The Trustee presents their annual report together with the financial statements of the Emma Ball and Rolason Almshouses for the year 1 April 2023 to 31 March 2024.

Structure, governance and management

a. Constitution

The Charity is governed by a Scheme dated 12 October 1976, as amended by a Scheme dated 12 June 2012.

Emma Ball and Rolason Almshouses is a registered charity, number 246857.

b. Organisational structure and decision-making policies

The management of the Charity is the responsibility of the Corporate Trustee, Broadening Choices for Older People ('BCOP'), and the Charity relies on BCOP's systems to ensure it complies with all required legislation and best practice. The Board of BCOP meets on a regular basis.

Objectives and activities

a. Principal activity and objectives

The Charity's principal activity is the running of six almshouses in Birmingham. Its objectives are to provide a friendly, homely environment for its almshouse tenants with respect for their privacy. The administration of the Charity was transferred to the Broadening Choices for Older People group, as sole Corporate Trustee, on 12 June 2012. Broadening Choices for Older People owns and manages accommodation for older people including supported and independent housing, and care homes.

In setting objectives and planning for activities, the Trustee has given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Review of activities

The Charity continues to operate six units that are owned (2023 - six).

Financial review

a. Financial review and results

The surplus for the year ended 31 March 2024 amounted to £15,270 (2023 - £29,709).

Total funds as at 31 March 2024 amounted to £778,979 (2023 - £763,704).

The Trustee believes the financial position at the year end is adequate to meet the Charity's objectives for the forthcoming year.

b. Reserves policy

At 31 March 2024, the Charity had unrestricted funds of £667,569 (2023 - £651,082) and restricted funds of £111,410 (2023 - £112,627).

Reserves are being maintained to fund the charitable activity of running the almshouses.

c. Financial risk management objectives and policies

The Trustee has considered the major risks to which the Charity is exposed and has established systems and internal controls to mitigate them.

d. Going concern

After making appropriate enquiries, the Trustee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

e. Future developments

The charity, through its corporate trustee Broadening Choices for Older People, will continue to maintain the properties and invest in any improvements that are required so as to be able to continue to provide a friendly, homely environment for its almshouse tenants. This will be undertaken using the Emma Ball and Rolason Almshouses funds available.

Trustee's report (continued)
For the year ended 31 March 2024

Statement of Trustee's responsibilities

The Trustee is responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustee and signed on their behalf by:



D Sizer

Chair - on behalf of Broadening Choices for Older People,
Corporate Trustee

Date: 18/12/2024

Emma Ball and Rolason Almshouses

Independent examiner's report For the year ended 31 March 2024

Independent examiner's report to the Trustee of Emma Ball and Rolason Almshouses ('the Charity')

I report to the charity Trustee on my examination of the financial statements of the Charity for the year ended 31 March 2024 which are set out on pages 7 to 15.

Responsibilities and basis of report

As the Trustee of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's financial statements 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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.

Signed:



Dated: 18/12/24

Andrew Morris FCA

Dains Audit Limited
Birmingham

Statement of financial activities
For the year ended 31 March 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Charitable activities	3	25,471	-	25,471	23,838
Investments	4	4,826	-	4,826	17,161
Total income		30,297	-	30,297	40,999
Expenditure on:					
Charitable activities	5	15,027	-	15,027	11,290
Net income		15,270	-	15,270	29,709
Transfers between funds	11	1,217	(1,217)	-	-
Net movement in funds		16,487	(1,217)	15,270	29,709
Reconciliation of funds:					
Total funds brought forward	11	651,082	112,627	763,709	734,000
Net movement in funds		16,487	(1,217)	15,270	29,709
Total funds carried forward	11	667,569	111,410	778,979	763,709

The notes on pages 8 to 15 form part of these financial statements.

Emma Ball and Rolason Almshouses
Registered number: 246857

Balance sheet
As at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	8	166,324	167,087
Current assets			
Debtors	9	611,858	594,352
Cash at bank and in hand		3,306	3,403
		<u>615,164</u>	<u>597,755</u>
Creditors: amounts falling due within one year	10	(2,509)	(1,133)
Net current assets		<u>612,655</u>	<u>596,622</u>
Total net assets		<u><u>778,979</u></u>	<u><u>763,709</u></u>
Charity funds			
Restricted funds	11	111,410	112,627
Unrestricted funds	11	667,569	651,082
Total funds		<u><u>778,979</u></u>	<u><u>763,709</u></u>

The financial statements were approved and authorised for issue by the Trustee and signed on their behalf by:



D Sizer

Chair - on behalf of Broadening Choices for Older People,
Corporate Trustee

Date: [18/12/2024](#)

The notes on pages 8 to 15 form part of these financial statements.

**Notes to the financial statements
For the year ended 31 March 2024**

1. General information

Emma Ball and Rolason Almshouses is an unincorporated charity registered with the Charity Commission for England and Wales. The address of the Charity's registered office is 7-8 Imperial Court, 12 Sovereign Road, Kings Norton, Birmingham, B30 3FH.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019.

Emma Ball and Rolason Almshouses meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustee has considered the going concern concept and any associated material uncertainties, the basis of any significant judgements and the matters to consider when confirming the preparation of the financial statements on a going concern basis and the Trustee is comfortable that there are no adjustments required. The Trustee expects the Charity to continue in operation for at least 12 months from the date of signing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Incoming resources from charitable activities relate to housing benefit and rents received directly from tenants in respect of the almshouse tenancies.

Investment income is accounted for on an accruals basis.

Notes to the financial statements
For the year ended 31 March 2024

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to independent examination, management and legal fees.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

The Charity identifies and accounts separately for the major components which comprise a housing property's assets. The major components are then depreciated over their individual useful economic lives.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight line method.

The estimated useful lives are as follows:

Structure	- 100 years
Kitchen	- 15 years
Bathroom	- 15 years
Roof	- 100 years
Windows	- 30 years

At each reporting date, the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

2.7 Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Notes to the financial statements
For the year ended 31 March 2024

2. Accounting policies (continued)

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.11 Fund accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. Restricted funds relate to housing grants received and are being unwound across the period the associated assets are being depreciated.

3. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Rents received	25,471	25,471	23,838

Notes to the financial statements
For the year ended 31 March 2024

4. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Interest received from the parent Charity	4,826	4,826	17,161

5. Expenditure on charitable activities

	Total funds 2024 £	Total funds 2023 £
Operating costs	8,717	5,346
Governance costs	6,310	5,944
	15,027	11,290

Governance costs consist of the Broadening Choices for Older People management charge together with legal fees.

6. Employees

The Charity has no employees.

7. Trustee's remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2023 - £Nil), other than as set out in note 13.

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £Nil).

Notes to the financial statements
For the year ended 31 March 2024

8. Tangible fixed assets

	Freehold property - housing land and buildings £
Cost or valuation	
At 1 April 2023	183,280
At 31 March 2024	<u>183,280</u>
Depreciation	
At 1 April 2023	16,193
Charge for the year	763
At 31 March 2024	<u>16,956</u>
Net book value	
At 31 March 2024	<u><u>166,324</u></u>
At 31 March 2023	<u><u>167,087</u></u>

Notes to the financial statements
For the year ended 31 March 2024

9. Debtors due within one year

	2024	2023
	£	£
Rent arrears	255	753
Amounts owed by Corporate Trustee	611,324	592,642
Prepayments and accrued income	279	957
	<u>611,858</u>	<u>594,352</u>

10. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	<u>2,509</u>	<u>1,133</u>

Notes to the financial statements
For the year ended 31 March 2024

11. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 March 2024 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	651,082	30,297	(15,027)	1,217	667,569
Restricted funds					
Revenue reserves (restricted funds)	112,627	-	-	(1,217)	111,410
Total of funds	763,709	30,297	(15,027)	-	778,979

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 March 2023 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	620,154	40,999	(11,290)	1,219	651,082
Restricted funds					
Revenue reserves (restricted funds)	113,846	-	-	(1,219)	112,627
Total of funds	734,000	40,999	(11,290)	-	763,709

Transfers between funds relate to the release of the amortisation of the social housing grant used to fund the charity's property.

Notes to the financial statements
For the year ended 31 March 2024

12. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	54,914	111,410	166,324
Current assets	615,164	-	615,164
Creditors due within one year	(2,509)	-	(2,509)
Total	<u>667,569</u>	<u>111,410</u>	<u>778,979</u>

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	54,460	112,627	167,087
Current assets	597,755	-	597,755
Creditors due within one year	(1,133)	-	(1,133)
Total	<u>651,082</u>	<u>112,627</u>	<u>763,709</u>

13. Corporate Trustee and control

Broadening Choices for Older People, a Registered Provider of Social Housing, has ultimate control of the Charity as Corporate Trustee.

The Charity is administered at cost by Broadening Choices for Older People, to save the duplication of staffing and other resources. The management fee charged by Broadening Choices for Older People for the year totalled £5,912 (2023 - £5,944).

Broadening Choices for Older People pools surplus funds with its subsidiaries to easily manage the Group's investment portfolio. Interest is charged on the loans at the Group's deposit rate.

During the year, the Charity received £4,826 (2023 - £17,161) on deposits held with Broadening Choices for Older People. At the balance sheet date, £611,324 (2023 - £592,642) was due to the Charity from Broadening Choices for Older People.

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales - Charity number 246857

Accounts

Charity number: 246867

Emma Ball and Rolason Almshouses

Trustee's Report and Financial Statements

For the Year Ended 31 March 2023

 **DAINS**

Emma Ball and Rolason Almshouses

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Emma Ball and Rolason Almshouses

**Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 March 2023**

Trustee Broadening Choices for Older People

**Charity registered
number** 246857

Principal office 7-8 Imperial Court
12 Sovereign Road
Kings Norton
Birmingham
B30 3FH

Accountants Dains Audit Limited
15 Colmore Row
Birmingham
B3 2BH

Bankers Royal Bank of Scotland
57 Calthorpe Road
Edgbaston
Birmingham
B15 1TT

Barclays Bank UK Plc
6th floor
1 Snowhill
Queensway
Birmingham
B4 6GN

Emma Ball and Rolason Almshouses

Trustee's Report For the Year Ended 31 March 2023

The Trustee presents their annual report together with the financial statements of the Emma Ball and Rolason Almshouses for the year 1 April 2022 to 31 March 2023.

Structure, governance and management

a. Constitution

The Charity is governed by a Scheme dated 12 October 1976, as amended by a Scheme dated 12 June 2012.

Emma Ball and Rolason Almshouses is a registered charity, number 246857.

b. Organisational structure and decision-making policies

The management of the Charity is the responsibility of the Corporate Trustee, Broadening Choices for Older People ('BCOP'), and the Charity relies on BCOP's systems to ensure it complies with all required legislation and best practice. The Board of BCOP meets on a regular basis.

Objectives and activities

a. Principal activity and objectives

The Charity's principal activity is the running of six almshouses in Birmingham. Its objectives are to provide a friendly, homely environment for its almshouse tenants with respect for their privacy. The administration of the Charity was transferred to the Broadening Choices for Older People group, as sole Corporate Trustee, on 12 June 2012. Broadening Choices for Older People owns and manages accommodation for older people including supported and independent housing, and care homes.

In setting objectives and planning for activities, the Trustee has given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Review of activities

The Charity continues to operate six units that are owned (2022 - six).

Financial review

a. Financial review and results

The surplus for the year ended 31 March 2023 amounted to £29,709 (2022 - £22,590).

Total funds as at 31 March 2023 amounted to £763,709 (2022 - £734,000).

The Trustee believes the financial position at the year end is adequate to meet the Charity's objectives for the forthcoming year.

Emma Ball and Rolason Almshouses

Trustee's Report (continued) For the Year Ended 31 March 2023

b. Reserves policy

At 31 March 2023, the Charity had unrestricted funds of £651,082 (2022 - £620,154) and restricted funds of £112,627 (2022 - £113,846).

Reserves are being maintained to fund the charitable activity of running the almshouses.

c. Financial risk management objectives and policies

The Trustee has considered the major risks to which the Charity is exposed and has established systems and internal controls to mitigate them.

d. Going concern

After making appropriate enquiries, the Trustee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

e. Future developments

The charity, through its corporate trustee Broadening Choices for Older People, will continue to maintain the properties and invest in any improvements that are required so as to be able to continue to provide a friendly, homely environment for its almshouse tenants. This will be undertaken using the Emma Ball and Rolason Almshouses funds available.

Statement of Trustee's responsibilities

The Trustee is responsible for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Emma Ball and Rolason Almshouses

**Trustee's Report (continued)
For the Year Ended 31 March 2023**

Approved by order of the members of the board of Trustee on 13 December 2023 and signed on their behalf by:



D Sizer
Chair - on behalf of Broadening Choices for Older People, the
Corporate Trustee

Emma Ball and Rolason Almshouses

**Independent Examiner's Report
For the Year Ended 31 March 2023**

Independent Examiner's Report to the Trustee of Emma Ball and Rolason Almshouses ('the Charity')

I report to the charity Trustee on my examination of the financial statements of the Charity for the year ended 31 March 2023 which are set out on pages 7 to 15.

Responsibilities and Basis of Report

As the Trustee of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's financial statements 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 2011 Act.

Independent Examiner's Statement


I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.

Signed:

 Dated: 13 December 2023

Andrew Morris FCA

Dains Audit Limited
Birmingham

Emma Ball and Rolason Almshouses

**Statement of financial activities
For the Year Ended 31 March 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Charitable activities	3	23,838	-	23,838	22,012
Investments	4	17,161	-	17,161	11,898
Total income		40,999	-	40,999	33,910
Expenditure on:					
Charitable activities	5	11,290	-	11,290	11,320
Total expenditure		11,290	-	11,290	11,320
Net income		29,709	-	29,709	22,590
Transfers between funds	11	1,219	(1,219)	-	-
Net movement in funds		30,928	(1,219)	29,709	22,590
Reconciliation of funds:					
Total funds brought forward	11	620,154	113,846	734,000	711,410
Net movement in funds	11	30,928	(1,219)	29,709	22,590
Total funds carried forward		651,082	112,627	763,709	734,000

The Statement of Financial Activities includes all gains and losses recognised in the year.

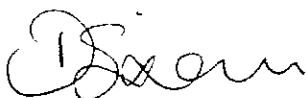
The notes on pages 8 to 14 form part of these financial statements.

Emma Ball and Rolason Almshouses
Registered number:

Balance Sheet
As at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	167,087	167,847
		<u>167,087</u>	<u>167,847</u>
Current assets			
Debtors	9	594,362	563,789
Cash at bank and in hand		3,403	3,497
		<u>597,765</u>	<u>567,286</u>
Creditors: amounts falling due within one year	10	(1,133)	(1,133)
Net current assets		<u>596,622</u>	<u>566,153</u>
Total net assets		<u><u>763,709</u></u>	<u><u>734,000</u></u>
Charity funds			
Restricted funds	11	112,627	113,848
Unrestricted funds	11	661,082	620,154
Total funds		<u><u>763,709</u></u>	<u><u>734,000</u></u>

The financial statements were approved and authorised for issue by the Trustee on 13 December 2023 and signed on their behalf by:



D Sizer
Chair - on behalf of Broadening Choices for Older People, the
Corporate Trustee

The notes on pages 8 to 14 form part of these financial statements.

**Notes to the Financial Statements
For the Year Ended 31 March 2023**

1. General Information

Emma Ball and Rolason Almshouses is an unincorporated charity registered with the Charity Commission for England and Wales. The address of the Charity's registered office is 7-8 Imperial Court, 12 Sovereign Road, Kings Norton, Birmingham, B30 3FH.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019.

Emma Ball and Rolason Almshouses meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustee has considered the going concern concept and any associated material uncertainties, the basis of any significant judgements and the matters to consider when confirming the preparation of the financial statements on a going concern basis and the Trustee is comfortable that there are no adjustments required. The Trustee expects the Charity to continue in operation for at least 12 months from the date of signing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Incoming resources from charitable activities relate to housing benefit and rents received directly from tenants in respect of the almshouse tenancies.

Investment income is accounted for on an accruals basis.

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2023**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to independent examination, management and legal fees.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

The Charity identifies and accounts separately for the major components which comprise a housing property's assets. The major components are then depreciated over their individual useful economic lives.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight line method.

The estimated useful lives are as follows:

Structure	- 100 years
Kitchen	- 15 years
Bathroom	- 15 years
Roof	- 100 years
Windows	- 30 years

At each reporting date, the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

2.7 Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.10 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial Instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.11 Fund accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. Restricted funds relate to housing grants received and are being unwound across the period the associated assets are being depreciated.

3. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Rents received	23,838	23,838	22,012

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2023**

4. Investment Income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Interest received from the parent Charity	17,161	17,161	11,841
Other income	-	-	57
	<u>17,161</u>	<u>17,161</u>	<u>11,898</u>

5. Expenditure on charitable activities

	Total funds 2023 £	Total funds 2022 £
Operating costs	5,346	6,716
Governance costs	5,944	4,604
	<u>11,290</u>	<u>11,320</u>

Governance costs consist of the Broadening Choices for Older People management charge.

6. Employees

The Charity has no employees.

7. Trustee's remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2022 - £Nil), other than as set out in note 13.

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £Nil).

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2023**

8. Tangible fixed assets

	Freehold property - housing land and buildings £
Cost or valuation	
At 1 April 2022	183,280
At 31 March 2023	183,280
Depreciation	
At 1 April 2022	15,433
Charge for the year	760
At 31 March 2023	16,193
Net book value	
At 31 March 2023	167,087
At 31 March 2022	167,847

9. Debtors

	2023 £	2022 £
Due within one year		
Rent arrears	753	1,084
Amounts owed by Corporate Trustee	592,642	562,345
Other debtors	-	80
Prepayments and accrued income	957	280
	594,352	563,789

10. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	1,133	1,133

Emma Ball and Rolason Aimshouses

Notes to the Financial Statements
For the Year Ended 31 March 2023

11. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	620,154	40,999	(11,290)	1,219	651,082
Restricted funds					
Revenue reserves (restricted funds)	113,846	-	-	(1,219)	112,627
Total of funds	734,000	40,999	(11,290)	-	763,709

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers In/out £	Balance at 31 March 2022 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	596,345	33,910	(11,320)	1,219	620,154
Restricted funds					
Revenue reserves (restricted funds)	115,065	-	-	(1,219)	113,846
Total of funds	711,410	33,910	(11,320)	-	734,000

Transfers between funds relate to the release of the amortisation of the social housing grant used to fund the charity's property.

Notes to the Financial Statements
For the Year Ended 31 March 2023

12. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	54,460	112,627	167,087
Current assets	597,755	-	597,755
Creditors due within one year	(1,133)	-	(1,133)
Total	651,082	112,627	763,709

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	54,001	113,846	167,847
Current assets	567,286	-	567,286
Creditors due within one year	(1,133)	-	(1,133)
Total	620,154	113,846	734,000

13. Corporate Trustee and control

The Charity is administered at cost by Broadening Choices for Older People, a Registered Provider of social housing, to save the duplication of staffing and other resources. The management fee charged by Broadening Choices for Older People for the year totalled £5,944 (2022 - £4,604).

Broadening Choices for Older People has ultimate control of the Charity as Corporate Trustee.

At the balance sheet date, £592,642 (2022 - £562,345) was due to the Charity from Broadening Choices for Older People.

During the year, the Charity received £17,161 (2022 - £11,841) on deposits held with Broadening Choices for Older People.

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales - Charity number 246857

Accounts

Charity number: 246857

Emma Ball and Rolason Almshouses

Trustee's Report and Financial Statements

For the Year Ended 31 March 2022

 **DAINS**
ACCOUNTANTS

Emma Ball and Rolason Almshouses

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Emma Ball and Rolason Almshouses

Reference and Administrative Details of the Charity, its Trustees and Advisers For the Year Ended 31 March 2022

Trustee Broadening Choices for Older People

**Charity registered
number**

246857

Principal office

7-8 Imperial Court
12 Sovereign Road
Kings Norton
Birmingham
B30 3FH

Accountants

Dains Audit Limited
15 Colmore Row
Birmingham
B3 2BH

Bankers

Royal Bank of Scotland
57 Calthorpe Road
Edgbaston
Birmingham
B15 1TT

Barclays Bank
6th floor
1 Snowhill
Birmingham
B4 6GN

Emma Ball and Rolason Almshouses

Trustee's Report For the Year Ended 31 March 2022

The Trustee presents their annual report together with the financial statements of the Emma Ball and Rolason Almshouses for the year 1 April 2021 to 31 March 2022.

Structure, governance and management

a. Constitution

The Charity is governed by a Scheme dated 12 October 1976, as amended by a Scheme dated 12 June 2012.

Emma Ball and Rolason Almshouses is a registered charity, number 246857.

b. Organisational structure and decision-making policies

The management of the Charity is the responsibility of the Corporate Trustee, Broadening Choices for Older People, and relies on its systems to ensure it complies with all required legislation and best practice. The Board of BCOP meets on a regular basis.

Objectives and activities

a. Principal activity and objectives

The Charity's principal activity is the running of six almshouses in Birmingham. Its objectives are to provide a friendly, homely environment for its almshouse tenants with respect for their privacy. The administration of the Charity was transferred to the Broadening Choices for Older People group, as sole Corporate Trustee, on 12 June 2012. Broadening Choices for Older People owns and manages accommodation for older people including supported and independent housing, and care homes.

In setting objectives and planning for activities, the Trustee has given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Review of activities

The Charity continues to operate six units that are owned (2021 - six).

Financial review

a. Financial review and results

The surplus for the year ended 31 March 2022 amounted to £22,590 (2021 - £11,734).

Total funds as at 31 March 2022 amounted to £734,000 (2021 - £711,410).

The Trustee believes the financial position at the year end is adequate to meet the Charity's objectives for the forthcoming year.

Trustee's Report (continued)
For the Year Ended 31 March 2022

b. Reserves policy

At 31 March 2022, the Charity had unrestricted funds of £620,154 (2021 - £596,345) and restricted funds of £113,846 (2021 - £115,065).

Reserves are being maintained to fund the charitable activity of running the almshouses.

c. Financial risk management objectives and policies

The Trustee has considered the major risks to which the Charity is exposed and has established systems and internal controls to mitigate them.

d. Going concern

After making appropriate enquiries, the Trustee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

e. Future developments

The charity, through its corporate trustee Broadening Choices for Older People, will continue to maintain the properties and invest in any improvements that are required so as to be able to continue to provide a friendly, homely environment for its almshouse tenants. This will be undertaken using the Emma Ball and Rolason Almshouses funds available.

Statement of Trustee's responsibilities

The Trustee is responsible for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee is required to:

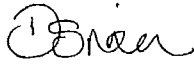
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Emma Ball and Rolason Almshouses

Trustee's Report (continued)
For the Year Ended 31 March 2022

Approved by order of the members of the board of Trustee on 16 December 2022 and signed on their behalf by:



D Sizer
Chair - on behalf of Broadening Choices for Older People, the
Corporate Trustee

Emma Ball and Rolason Almshouses

Independent Examiner's Report For the Year Ended 31 March 2022

Independent Examiner's Report to the Trustee of Emma Ball and Rolason Almshouses ('the Charity')

I report to the Charity Trustee on my examination of the financial statements of the Charity for the year ended 31 March 2022.

Responsibilities and Basis of Report

As the Trustee of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's financial statements 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 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Emma Ball and Rolason Almshouses

**Independent Examiner's Report (continued)
For the Year Ended 31 March 2022**

This report is made solely to the Charity's Trustee in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.

Signed: *Dains Audit Limited* Dated: 16 December 2022

Andrew Morris FCA

Dains Audit Limited

Birmingham

Emma Ball and Rolason Almshouses

Statement of financial activities
For the Year Ended 31 March 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Charitable activities	3	22,012	-	22,012	21,051
Investments	4	11,898	-	11,898	4,122
Total income		33,910	-	33,910	25,173
Expenditure on:					
Charitable activities	5	11,320	-	11,320	13,439
Total expenditure		11,320	-	11,320	13,439
Net income		22,590	-	22,590	11,734
Transfers between funds	11	1,219	(1,219)	-	-
Net movement in funds		23,809	(1,219)	22,590	11,734
Reconciliation of funds:					
Total funds brought forward	11	596,345	115,065	711,410	699,676
Net movement in funds	11	23,809	(1,219)	22,590	11,734
Total funds carried forward		620,154	113,846	734,000	711,410

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 9 to 15 form part of these financial statements.

Emma Ball and Rolason Almshouses
Registered number:

Balance Sheet
As at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	167,847	168,609
		<u>167,847</u>	<u>168,609</u>
Current assets			
Debtors	9	563,789	539,221
Cash at bank and in hand		3,497	3,580
		<u>567,286</u>	<u>542,801</u>
Creditors: amounts falling due within one year	10	(1,133)	-
Net current assets		<u>566,153</u>	<u>542,801</u>
Total net assets		<u><u>734,000</u></u>	<u><u>711,410</u></u>
Charity funds			
Restricted funds	11	113,846	115,065
Unrestricted funds	11	620,154	596,345
Total funds		<u><u>734,000</u></u>	<u><u>711,410</u></u>

The financial statements were approved and authorised for issue by the Trustee on 16 December 2022 and signed on their behalf by:



D Sizer

Chair - on behalf of Broadening Choices for Older People, the
Corporate Trustee

The notes on pages 9 to 15 form part of these financial statements.

**Notes to the Financial Statements
For the Year Ended 31 March 2022**

1. General information

Emma Ball and Rolason Almshouses is an unincorporated charity registered with the Charity Commission for England and Wales. The address of the Charity's registered office is 7-8 Imperial Court, 12 Sovereign Road, Kings Norton, Birmingham, B30 3FH.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019.

Emma Ball and Rolason Almshouses meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustee has considered, in the context of the Covid-19 pandemic, the going concern concept and any associated material uncertainties, the basis of any significant judgements and the matters to consider when confirming the preparation of the financial statements on a going concern basis and the Trustee is comfortable that there are no adjustments required. The Trustee expects the Charity to continue in operation for at least 12 months from the date of signing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Incoming resources from charitable activities relate to housing benefit and rents received directly from tenancies in respect of the almshouse tenancies.

Investment income is accounted for on an accruals basis.

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to independent examination, management and legal fees.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

The Charity identifies and accounts separately for the major components which comprise a housing property's assets. The major components are then depreciated over their individual useful economic lives.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight line method.

The estimated useful lives are as follows:

Structure	- 100 years
Kitchen	- 15 years
Bathroom	- 15 years
Roof	- 100 years
Windows	- 30 years

At each reporting date, the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

2.7 Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Financial Statements
For the Year Ended 31 March 2022

2. Accounting policies (continued)

2.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.11 Fund accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. Restricted funds relate to housing grants received and are being unwound across the period the associated assets are being depreciated.

3. Income from charitable activities

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Rents received	22,012	22,012	21,051

Notes to the Financial Statements
For the Year Ended 31 March 2022

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest received	-	-	1
Interest received from the parent Charity	11,841	11,841	4,121
Other income	57	57	-
	<u>11,898</u>	<u>11,898</u>	<u>4,122</u>

5. Expenditure on charitable activities

	Total funds 2022 £	Total funds 2021 £
Operating costs	6,716	8,416
Governance costs	4,604	5,023
	<u>11,320</u>	<u>13,439</u>

Governance costs consist of the Broadening Choices for Older People management charge.

6. Employees

The Charity has no employees.

7. Trustee's remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2021 - £Nil), other than as set out in note 13.

During the year ended 31 March 2022, no Trustee expenses have been incurred (2021 - £Nil).

Notes to the Financial Statements
For the Year Ended 31 March 2022

8. Tangible fixed assets

	Freehold property - housing land and buildings £
Cost or valuation	
At 1 April 2021	183,280
At 31 March 2022	<u>183,280</u>
Depreciation	
At 1 April 2021	14,671
Charge for the year	762
At 31 March 2022	<u>15,433</u>
Net book value	
At 31 March 2022	<u><u>167,847</u></u>
At 31 March 2021	<u><u>168,609</u></u>

9. Debtors

	2022 £	2021 £
Due within one year		
Rent arrears	1,084	637
Amounts owed by Corporate Trustee	562,345	538,222
Other debtors	80	80
Prepayments and accrued income	280	282
	<u><u>563,789</u></u>	<u><u>539,221</u></u>

10. Creditors: Amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	<u><u>1,133</u></u>	<u><u>-</u></u>

Notes to the Financial Statements
For the Year Ended 31 March 2022

11. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	596,345	33,910	(11,320)	1,219	620,154
Restricted funds					
Revenue reserves (restricted funds)	115,065	-	-	(1,219)	113,846
Total of funds	711,410	33,910	(11,320)	-	734,000

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	583,393	25,173	(13,439)	1,218	596,345
Restricted funds					
Revenue reserves (restricted funds)	116,283	-	-	(1,218)	115,065
Total of funds	699,676	25,173	(13,439)	-	711,410

Transfers between funds relate to the release of the social housing grant used to fund the charity's property.

Notes to the Financial Statements
For the Year Ended 31 March 2022

12. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	54,001	113,846	167,847
Current assets	567,286	-	567,286
Creditors due within one year	(1,133)	-	(1,133)
Total	<u>620,154</u>	<u>113,846</u>	<u>734,000</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	53,544	115,065	168,609
Current assets	542,801	-	542,801
Total	<u>596,345</u>	<u>115,065</u>	<u>711,410</u>

13. Corporate Trustee and control

The Charity is administered at cost by Broadening Choices for Older People, a Registered Provider of social housing, to save the duplication of staffing and other resources. There management fee charged by Broadening Choices for Older People for the year totalled £4,604 (2021 - £5,023).

Broadening Choices for Older People has ultimate control of the Charity as Corporate Trustee.

At the balance sheet date, £562,345 (2021 - £538,222) was due to the Charity from Broadening Choices for Older People.

During the year, the Charity received £11,841 (2021 - £4,121) on deposits held with Broadening Choices for Older People.

EMMA BALL AND ROLASON ALMSHOUSES

England & Wales - Charity number 246857

Accounts

Charity number: 246857

Emma Ball and Rolason Almshouses

Trustee's report and financial statements

For the Year Ended 31 March 2021

 **DAINS**
ACCOUNTANTS

Emma Ball and Rolason Almshouses

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Emma Ball and Rolason Almshouses

**Reference and administrative details of the Charlty, its Trustees and advisers
For the Year Ended 31 March 2021**

Trustee Broadening Choices for Older People

**Charity registered
number** 246857

Principal office 7-8 Imperial Court
12 Sovereign Road
Kings Norton
Birmingham
B30 3FH

Accountants Dains LLP
15 Colmore Row
Birmingham
B3 2BH

Bankers Royal Bank of Scotland
57 Calthorpe Road
Edgbaston
Birmingham
B15 1TT

Barclays Bank
6th floor
1 Snowhill
Birmingham
B4 6GN

Emma Ball and Rolason Almshouses

Trustee's Report For the Year Ended 31 March 2021

The Trustee presents their annual report together with the financial statements of the Emma Ball and Rolason Almshouses for the year 1 April 2020 to 31 March 2021.

Structure, governance and management

a. Constitution

The Charity is governed by a Scheme dated 12 October 1976, as amended by a Scheme dated 12 June 2012.

Emma Ball and Rolason Almshouses is a registered charity, number 246857.

b. Organisational structure and decision-making policies

The management of the Charity is the responsibility of the Corporate Trustee, Broadening Choices for Older People, and relies on its systems to ensure it complies with all required legislation and best practice. The Board meet on a regular basis.

Objectives and activities

a. Principal activity and objectives

The Charity's principal activity is the running of six almshouses in Birmingham. Its objectives are to provide a friendly, homely environment for its almshouse tenants with respect for their privacy. The administration of the Charity was transferred to the Broadening Choices for Older People group, as sole Corporate Trustee, on 12 June 2012. Broadening Choices for Older People owns and manages accommodation for older people including supported and independent housing, and care homes.

In setting objectives and planning for activities, the Trustee has given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Review of activities

The Charity continues to operate six units that are owned (2020 - six).

Financial review

a. Financial review and results

The surplus for the year ended 31 March 2021 amounted to £11,734 (2020 - £19,827).

Total funds as at 31 March 2021 amounted to £711,410 (2020 - £699,676).

The Trustee believes the financial position at the year end is adequate to meet the Charity's objectives for the forthcoming year.

Emma Ball and Rolason Almshouses

Trustee's Report (continued) For the Year Ended 31 March 2021

b. Reserves policy

At 31 March 2021, the Charity had unrestricted funds of £596,345 (2020 - £583,393) and restricted funds of £115,065 (2020 - £116,283).

Reserves are being maintained to fund the charitable activity of running the almshouses.

c. Financial risk management objectives and policies

The Trustee has considered the major risks to which the Charity is exposed and has established systems and internal controls to mitigate them.

d. Going concern

After making appropriate enquiries, the Trustee has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

e. Future developments

Broadening Choices for Older People will continue to maintain the properties and invest in any improvements that are required so as to be able to continue to provide a friendly, homely environment for its almshouse tenants. This will be undertaken using the Emma Ball and Rolason Almshouses funds available.

Statement of Trustee's responsibilities

The Trustee is responsible for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee is required to:

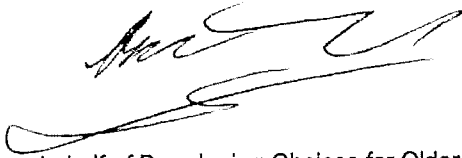
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Emma Ball and Rolason Almshouses

**Trustee's Report (continued)
For the Year Ended 31 March 2021**

Approved by order of the members of the board of Trustee on 1 September 2021 and signed on their behalf by:



B Toner
Chairman - on behalf of Broadening Choices for Older People,
a Corporate Trustee

Emma Ball and Rolason Almshouses

**Independent examiner's report
For the Year Ended 31 March 2021**

Independent examiner's report to the Trustee of Emma Ball and Rolason Almshouses ('the Charity')

I report to the Charity Trustee on my examination of the financial statements of the Charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustee of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's financial statements 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 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Emma Ball and Rolason Almshouses

**Independent examiner's report (continued)
For the Year Ended 31 March 2021**

This report is made solely to the Charity's Trustee in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.



Signed:

Dated: 1 September 2021

Andrew Morris FCA

Dains LLP

Birmingham

Emma Ball and Rolason Almshouses

Statement of financial activities
For the Year Ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Charitable activities	3	21,051	-	21,051	22,226
Investments	4	4,122	-	4,122	5,694
		<u>25,173</u>	<u>-</u>	<u>25,173</u>	<u>27,920</u>
Total income					
Expenditure on:					
Charitable activities	5	13,439	-	13,439	8,093
		<u>13,439</u>	<u>-</u>	<u>13,439</u>	<u>8,093</u>
Total expenditure					
Net income					
Transfers between funds	10	11,734 1,218	- (1,218)	11,734 -	19,827 -
		<u>12,952</u>	<u>(1,218)</u>	<u>11,734</u>	<u>19,827</u>
Net movement in funds					
Reconciliation of funds:					
Total funds brought forward		583,393	116,283	699,676	679,849
Net movement in funds		12,952	(1,218)	11,734	19,827
		<u>596,345</u>	<u>115,065</u>	<u>711,410</u>	<u>699,676</u>
Total funds carried forward					

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 9 to 15 form part of these financial statements.

Emma Ball and Rolason Almshouses

**Balance Sheet
As at 31 March 2021**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	8	168,609	169,372
		<u>168,609</u>	<u>169,372</u>
Current assets			
Debtors	9	539,221	526,652
Cash at bank and in hand		3,580	3,652
		<u>542,801</u>	<u>530,304</u>
Net current assets		542,801	530,304
Total net assets		<u>711,410</u>	<u>699,676</u>
Charity funds			
Restricted funds	10	115,065	116,283
Unrestricted funds	10	596,345	583,393
Total funds		<u>711,410</u>	<u>699,676</u>

The financial statements were approved and authorised for issue by the Trustee on 1 September 2021 and signed on their behalf by:



B Toner

Chairman - on behalf of Broadening Choices for Older People,
a Corporate Trustee

The notes on pages 9 to 15 form part of these financial statements.

Emma Ball and Rolason Almshouses

Notes to the Financial Statements For the Year Ended 31 March 2021

1. General information

Emma Ball and Rolason Almshouses is an unincorporated charity registered with the Charity Commission for England and Wales. The address of the Charity's registered office is 7-8 Imperial Court, 12 Sovereign Road, Kings Norton, Birmingham, B30 3FH.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Emma Ball and Rolason Almshouses meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustee has considered, in the context of the Covid-19 pandemic, the going concern concept and any associated material uncertainties, the basis of any significant judgements and the matters to consider when confirming the preparation of the financial statements on a going concern basis and the Trustee is comfortable that there are no adjustments required. The Trustee expects the Charity to continue in operation for at least 12 months from the date of signing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Incoming resources from charitable activities relate to housing benefit and rents received directly from tenancies in respect of the almshouse tenancies.

Investment income is accounted for on an accruals basis.

Notes to the Financial Statements
For the Year Ended 31 March 2021

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to independent examination, management and legal fees.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

The Charity identifies and accounts for separately the major components which comprise a housing property's assets. The major components are then depreciated over their individual useful economic lives.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight line method.

The estimated useful lives are as follows:

Structure	- 100 years
Kitchen	- 15 years
Bathroom	- 15 years
Roof	- 100 years
Windows	- 30 years

At each reporting date, the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

2.7 Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Emma Ball and Rolason Almshouses

Notes to the Financial Statements For the Year Ended 31 March 2021

2. Accounting policies (continued)

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.10 Fund accounting

Unrestricted funds are funds which are available for use at the discretion of the Trustee in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. Restricted funds relate to housing grants received and are being unwound across the period the associated assets are being depreciated.

3. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Rents received	21,051	21,051	22,226

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Bank interest received	1	1	5
Interest received from the parent Charity	4,121	4,121	5,689
	<u>4,122</u>	<u>4,122</u>	<u>5,694</u>

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

5. Expenditure on charitable activities

	Total funds 2021 £	Total funds 2020 £
Operating costs	8,416	3,070
Governance costs	5,023	5,023
	<u>13,439</u>	<u>8,093</u>

Governance costs consist of the Broadening Choices for Older People management charge.

6. Employees

The Charity has no employees.

7. Trustee's remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2020 - £Nil), other than as set out in note 12.

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £Nil).

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

8. Tangible fixed assets

	Freehold property - housing land and buildings £
Cost or valuation	
At 1 April 2020	183,280
At 31 March 2021	<u>183,280</u>
Depreciation	
At 1 April 2020	13,908
Charge for the year	763
At 31 March 2021	<u>14,671</u>
Net book value	
At 31 March 2021	<u><u>168,609</u></u>
At 31 March 2020	<u><u>169,372</u></u>

9. Debtors

	2021 £	2020 £
Due within one year		
Rent arrears	637	144
Amounts owed by Corporate Trustee	538,222	526,229
Other debtors	80	-
Prepayments and accrued income	282	279
	<u><u>539,221</u></u>	<u><u>526,652</u></u>

Emma Ball and Rolason Almshouses

Notes to the Financial Statements
For the Year Ended 31 March 2021

10. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	583,393	25,173	(13,439)	1,218	596,345
Restricted funds					
Revenue reserves (restricted funds)	116,283	-	-	(1,218)	115,065
Total of funds	699,676	25,173	(13,439)	-	711,410

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Unrestricted funds					
Revenue reserves (unrestricted funds)	562,348	27,920	(8,093)	1,218	583,393
Restricted funds					
Revenue reserves (restricted funds)	117,501	-	-	(1,218)	116,283
Total of funds	679,849	-	(8,093)	-	699,676

Transfers between funds relate to depreciation on the property which the housing grants were used to fund.

Emma Ball and Rolason Almshouses

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	53,544	115,065	168,609
Current assets	542,801	-	542,801
Total	596,345	115,065	711,410

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	53,089	116,283	169,372
Current assets	530,304	-	530,304
Total	583,393	116,283	699,676

12. Corporate Trustee and control

The Charity is administered at cost by Broadening Choices for Older People, a Registered Provider of social housing, to save the duplication of staffing and other resources. The management fee charged by Broadening Choices for Older People for the year totalled £5,023 (2020 - £5,023).

Broadening Choices for Older People has ultimate control of the Charity as Corporate Trustee.

At the balance sheet date, £538,222 (2020 - £526,229) was due to the Charity from Broadening Choices for Older People.

During the year, the Charity received interest of £4,121 (2020 - £5,517) on deposits held with Broadening Choices for Older People.

