

MRS ANNE OWEN'S ALMSHOUSE

England & Wales · Charity number 251253

Details

Other names MRS OWEN'S ALMSHOUSE, ANNE OWEN'S CHARITY

Status Registered

Legal form Other

Registered 1967-02-27

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

Contact

Address Administration Office
Tarren
Brynhyfryd Road
Tywyn
LL36 9HG

Phone 01654 711126

Email Barbara@lifewithasmile.co.uk

Activities

Objects: THE RESIDENTS OF THE ALMSHOUSES BE POOR SINGLE PERSONS RESIDING IN TYWYN, PREFERENCE BEING GIVEN TO WIDOWS.

Activities: To provide subsidised housing for people in need, with a preference being given to Single Women residing in Tywyn.

Classification

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

Geography

- **Area of benefit:** TYWYN
- Gwynedd

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£46,054	£21,726	-	-
2024-03-31	£42,468	£25,323	-	-
2023-03-31	£30,961	£20,026	-	-
2022-03-31	£45,488	£27,295	-	-
2021-03-31	£65,059	£21,828	-	-

Trustees

Name	Role	Appointed
Richard Vaughan	Chair	
ANNE LLOYD-JONES		
Catherine Nan Evans		2022-03-16
GERAINT OWEN		
Gwenda Roberts		2018-03-22
JOHN GRAY-JONES		2012-11-01
LINDA KELLY		

MRS ANNE OWEN'S ALMSHOUSE

England & Wales - Charity number 251253

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anne Owens Almshouse Charity

251253

Receipts and payments accounts

CC16a

For the period from	01/04/2024	To	31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Residents WMC	32,479	-	-	32,479	30,624
Sub total (Gross income for AR)	32,479	-	-	32,479	30,624
A2 Asset and investment sales, (see table).					
Interest on M&G Charity Accumulation	-	13,568	-	13,568	11,844
Interest on Barclays Savings account	7	-	-	7	7
Sub total	7	13,568	-	13,575	11,851
Total receipts	32,486	13,568	-	46,054	42,475
A3 Payments					
Administration costs	13,304	-	-	13,304	13,755
Health and safety	254	-	-	254	36
Legal costs	2,165	-	-	2,165	1,732
Building repairs	2,154	-	-	2,154	4,937
Services	3,849	-	-	3,849	4,863
Sub total	21,726	-	-	21,726	25,323
A4 Asset and investment purchases, (see table)					
Loan Almhouse Association	-	2,100	-	2,100	4,200
Sub total	-	2,100	-	2,100	4,200
Total payments	21,726	2,100	-	23,826	29,523
Net of receipts/(payments)	10,760	11,468	-	22,228	12,952
A5 Transfers between funds					
A6 Cash funds last year end					
Cash funds this year end	10,760	11,468	-	22,228	12,952

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current bank account	23,772	-	-
	Savings bank account	514	-	-
	Cash	1,056	-	-
	Total cash funds	25,342	-	-

(agree balances with receipts and payments account(s))

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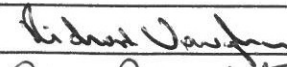

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 investment assets	M & G Investment Account	Restricted	-	209,035
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	8 Almhouses valued at £85,000 each	Restricted	-	680,000
	Property		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	RICHARD VAUGHAN	✓
	GWENDA ROBERTS	✓

23/10/25 . 16/10/2025



Section A

Independent Examiner's Report

Report to the trustees

Charity Name Anne Owens Almshouse Charity
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On accounts for the year ended

31/03/2025	Charity no (if any)	251253
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Set out on pages

<small>(remember to include the page numbers of additional sheets)</small>
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I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: I.P. Richards

Date: 16/10/2025

Name: Iona Pyrs Richards

Relevant professional qualification(s) or body

FCCA

(if any):

Address: E W Owen & Co. Tŷ Glyndwr, Stryd Glyndwr, Dolgellau, Gwynedd, LL40
1BB

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 04	Year 2024		Day 31	Month 03	Year 2025

Section A Reference and administration details

Charity name Mrs Anne Owens Almshouse

Other names charity is known by Anne Owens Almshouse Charity

Registered charity number (if any) 251253

Charity's principal address Tarren, Brynhyfyd Road,
 Tywyn
 Gwynedd
Postcode LL36 9HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Richard Vaughan	Chairman		Body of Trustees
2	Anne Lloyd-Jones			
3	John Gray- Jones			
4	Linda Kelly			
5	Geraint Owen			
6	Gwenda Roberts			
7	Catherine Evans			
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Unincorporated
How the charity is constituted <small>(eg. trust, association, company)</small>	Trust
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is governed by a body of seven Trustees.

The Trustees use an Agent, Mrs B E Vasey- Martindale MBPsS MBACB (Accredited) to act as Administrator, and carry out all Clerk/ Secretary duties and undertake all day to day Administration, Financial and Social Care activities.

The Trustees at regular Trustee Meetings have the final decisions on major transactions including the Appointment of Residents and their Social and Medical Care., Building repairs and selection of Contractors for maintenance, replacements and renewals.

The Accounts are checked each year by an Independent Person, E W Owen & Co, Dolgellau carried out this task.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide subsidised housing for people in need, preference being given to Single Women residing in Tywyn'

The Anne Owens Almshouse Charity is a member of the Almshouse Association and complies with their Standards of Almshouse Management and Ethical requirements.

The Charity complies with the Human Rights Act 1998 and fulfils the provision of providing subsidised housing. The Charity owns eight properties and all of these are currently occupied, by eight single women who are on low income. Six of the properties are one bedroom street houses, with a large Communal Garden for the 6 residents at the rear of properties on Frankwell Street, Tywyn. LL36 9EP. The other two cottages have a large garden at the rear of the properties. The gardens were split into half many years ago, they are too big for the residents to manage, they still have a considerable sized garden, The original owner of 18 Frankwell has died. The new owner has agreed to the increased rent of £150 per year.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The Charity owns eight single bedroom houses to provide subsidised housing for people in need. During 2024 – 2025 Accounting Period the Charity was successful in its aims by providing housing for eight women from the area of Tywyn who are on low income.

It is the responsibility of the Trustees of the Almshouse to keep each property in good working order, this is an ongoing project. Small building repairs, were made on all the eight properties during this accountancy period.

Plumbing repairs have been carried out where necessary and all properties have current annual British Gas Home Service 2 contracts which include the Landlords certificates. Electrical surveys are carried out every five years by 'Phil Pugh Electrical' on all the properties. All repairs and renewals of equipment are made as soon as required, keeping the Electrical Certificates current. PACT testing was carried out on each property in April 2025.

Planned major repairs of the external rear walls and guttering of properties 4-9 Frankwell Street were not able to be carried out during 2024- 2025. The budget for these repairs has been carried forward to the 2025 –2026 financial period.

British Gas two service contract covers all the properties, this covers Boiler, controls and central heating and includes the annual service and Landlords Certificate. The renewal of each contract has been agreed from November 2025.

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Brief statement of the charity's policy on reserves

Reserves are invested in the M& G Charity Multi Asset Fund Accumulation Units, withdrawals are only made every few years for major renovations or emergencies from this investment account.

WMC's are paid by the residents on a monthly basis, currently at £351 these contributions include water and sewerage rates, reduced Television Licenses £7.50 for those working less than 15 hours a week and free for residents over 75. The Contributions received from the residents are carefully managed so they can cover any routine annual repairs and renewals and service on Health and Safety appliances, Administration costs including the Agent's fees, Accountancy, and Building Insurance premiums, and the upkeep of the Community Garden. The Residents are required to cover their own house contents insurance and the internal decoration of their homes.

Details of any funds material in deficit

In June 2014 the Charity received an interest free loan for ten years for the sum of £40,000 plus £4000 administration fee, from the Almshouse Association. This loan was to assist the Anne Owens Charity to purchase another Almshouse. The Charity owned numbers 5-9 Frankwell Street, and have a Community Garden for the residents at the rear of the properties. The owner of number 4 Frankwell Street had a right of access through the garden to the rear of her property. The owner was a young person who liked to smoke and party with her friends, this often caused distress to some of our Residents. When she decided to sell the property, the Trustees felt it was in their residents' best interest to purchase the house and add it to their Almshouse portfolio. The last payment £2,100 of the Loan was paid June 2025.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees are responsible for the compliance of current Health and Safety legislation and regulations. All eight Almshouses are fitted with Fire blankets and a Fire Hydrant which are checked and serviced annually.

The Trustees aim to keep all properties into a good state of repair and have a regular maintenance and renewal policy. Complaints and requested from the Residents are acted on promptly.

The Trustees delegate the day to day management of the Charity to an Agent who also acts as the Clerk to the Trustees.

The Appointment of Trustees and Residents is the responsibility of the Trustees.

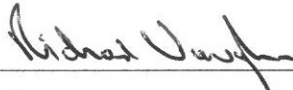

The Chairman Richard Vaughan, Trustee Gwenda Roberts, along with the Agent Barbara Vasey-Martindale, are the designated signatories for the Charity's Barclays bank and M & G Investment accounts. All transactions require 2 signatures. The Agent's fees and monthly payments to the Petty Cash Account are paid by Direct Debit which are authorised by the body of Trustees.

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 2025 to 31st March 2026.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	RICHARD VAUGHAN	GWENDA ROBERTS
Position (eg Secretary, Chair, etc)	CHAIRMAN	
Date	23-10-2025 .	

MRS ANNE OWEN'S ALMSHOUSE

England & Wales - Charity number 251253

Accounts



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	01	04	2023		31	03	2024

Section A

Reference and administration details

Charity name

Mrs Anne Owens Almshouse

Other names charity is known by

Anne Owens Almshouse Charity

Registered charity number (if any)

251253

Charity's principal address

Tarren, Brynhyfryd Road.

Tywyn

Gwynedd

Postcode

LL36 9HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Richard Vaughan	Chairman		Body of Trustees
2	Anne Lloyd- Jones			
3	John Gray - Jones			
4	Linda Kelly			
5	Gwenda Roberts			
6	Geraint Owen			
7	Catherine Evans			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Unincorporated
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is governed by a body of seven Trustees.

The Trustees use an Agent Mrs B E Vasey- Martindale MBPsS MBACB (Accredited) to act as their Clerk/ Secretary and undertake all day to day Administration, Financial and Social Care activities.

The Trustees at regular Trustee Meetings have the final decisions on major transactions including the Appointment of Residents and their Social and Medical Care, Building repairs and selection of Contractors for maintenance, replacements and renewals.

The Accounts are checked each year by an Independent Person, E W Owen & Co, Dolgellau carried out this task.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide subsidised housing for people in need. With a preference being given to Single Women residing in Tywyn'

The Anne Owens Almshouse Charity is a member of the Almshouse Association and complies with their Standards of Almshouse Management and Ethical requirements.

The Charity complies with the Human Rights Act 1998 and fulfils the provision of providing subsidised housing. The Charity owns eight properties and all of these are currently occupied by eight single women who are on low income. All eight one bedroom houses are on Frankwell Street, Tywyn. LL36 9EP.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The Charity owns eight single bedroom houses to provide subsidised housing for people in need. During 2021 – 2022 Accounting Period the Charity was successful in its aims by providing housing for eight women from the area of Tywyn who are on low income.

It is the responsibility of the Trustees of the Almshouse to keep each property in good working order, this is an ongoing project. Small building repairs were made on all the eight properties during this accountancy period.

Plumbing repairs have been carried out where necessary and all properties have current annual British Gas Home Serve 2 contracts which include the Landlords certificates. Electrical surveys were carried out by 'Phil Pugh Electrical' on all the properties, any repairs and renewals of equipment were made so the Electrical Certificates could be issued.

Planned major repairs of the external rear walls and guttering of properties 4-9 Frankwell Street were not able to be carried out during 2023- 2024. Due to Builders back log of work due to the Covid19 pandemic, due also to the weather which was either too hot or too wet The budget for these repairs has been carried forward to the next financial period.

The Trustees have agreed to reduce the British Gas Homecare Four – Boiler, controls and central heating cover including an annual service, plus repairs to plumbing, drains and home electrics, due to the price increases. British Gas two is now in operation which covers Boiler, controls and central heating cover including an annual service. The policies are due for renewal November 2024.

Brief statement of the charity's policy on reserves

Reserves are invested in the M& G Charity Multi Asset Fund Accumulation Units, withdrawals are only made every few years for major renovations or emergencies from this investment account.

WMC's are paid by the residents on a monthly basis, currently at £325 these contributions include water and sewerage rates, reduced Television Licenses £7.50 for those working less than 15 hours a week and free for residents over 75. The Contributions received from the residents are carefully managed so they can cover any routine annual repairs and renewals, also Administration costs including the Agent's fees, Accountancy and Building Insurance premiums, upkeep of the Community Garden and Health and Safety appliances. The Residents are required to cover their own house contents insurance and the internal decoration of their homes.

Details of any funds materially in deficit

In June 2014 the Charity received an interest free loan for ten years for the sum of £40,000 plus £4000 administration fee, from the Almshouse Association. This loan was to assist the Anne Owens Charity to purchase another Almshouse. The Charity owned numbers 5-9 Frankwell Street, and have a Community Garden for the residents at the rear of the properties. The owner of number 4 Frankwell Street had a right of access through the garden to the rear of her property. The owner was a young person and with her friends and dog regularly caused problems for the residents with anti social behaviour including noise and smoking. So when she decided to sell the property, the Trustees felt it was in their residents' best interest to purchase the house and add it to their Almshouse portfolio. Current outstanding loan total at 31/03/2024. £2,100

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees are responsible for the compliance of current Health and Safety legislation and regulations. All eight Almshouses are fitted with Fire blankets and a Fire Hydrant which are checked and serviced annually. .

The Trustees aim to keep all properties into a good state of repair and have a regular maintenance and renewal policy. Complaints and requested from the Residents are acted on promptly.

The Trustees delegate the day to day management of the Charity to an Agent who also acts as the Clerk to the Trustees.

The Appointment of Trustees and Residents is the responsibility of the Trustees.

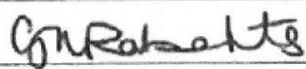
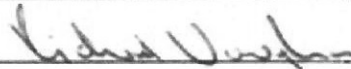
The Chairman Richard Vaughan, Trustee Gwenda Roberts, along with the Agent Barbara Vasey-Martindale, are the designated signatories for the Charity's Barclays bank and M & G Investment accounts. All transactions require 2 signatures. The Agent's fees and monthly payments to the Petty Cash Account are paid by Direct Debit which are authorised by the body of Trustees.

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 2024 to 31st March 2025.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	GWENDA ROBERTS	RICHARD VAUGHAN
Position (eg Secretary, Chair, etc)	TRUSTEE	CHAIRMAN
Date	3-10-24	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anne Owens Almshouse Charity

251253

Receipts and payments accounts

CC16a

For the period from	01/04/2023	To	31/03/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Residents WMC	30,624	-	-	30,624	28,929
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	30,624	-	-	30,624	28,929
A2 Asset and investment sales, (see table).					
Interest on M&G Charity Accumulation	-	11,837	-	11,837	2,032
Interest on Barclays Savings account	7	-	-	7	-
Sub total	7	11,837	-	11,844	2,032
Total receipts	30,631	11,837	-	42,468	30,961
A3 Payments					
Administration costs	13,755	-	-	13,755	11,129
Health and safety	36	-	-	36	60
Legal costs	1,732	-	-	1,732	2,019
Building repairs	4,937	-	-	4,937	5,343
Services	4,863	-	-	4,863	4,544
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	25,323	-	-	25,323	23,095
A4 Asset and investment purchases, (see table)					
Loan Almhouse Association	-	4,200	-	4,200	4,200
	-	-	-	-	-
Sub total	-	4,200	-	4,200	4,200
Total payments	25,323	4,200	-	29,523	27,295
Net of receipts/(payments)	5,308	7,637	-	12,945	3,666
A5 Transfers between funds		-	-	-	-
A6 Cash funds last year end		-	-	-	-
Cash funds this year end	5,308	7,637	-	12,945	3,666

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current bank account	16,137	-	-
	Savings bank account	507	-	-
	Cash	38	-	-
	Total cash funds	16,682	-	-

(agree balances with receipts and payments account(s))

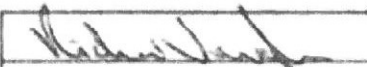

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M & G Investment Account	Restricted	-	183,630
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	6 Almshouses valued at £85,000 each	Restricted	-	680,000
	Property		-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almhouse Association Loan		2,100	1st August 2024
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	RICHARD VAUGHAN	
	GWENDA ROBERTS	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Anne Owens Almshouse Charity

**On accounts for the year
ended**

31/03/2024

**Charity no
(if any)**

251253

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2024**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

I. P. Richards

Date:

16/10/2024

Name:

Iona Pyrs Richards

**Relevant professional
qualification(s) or body
(if any):**

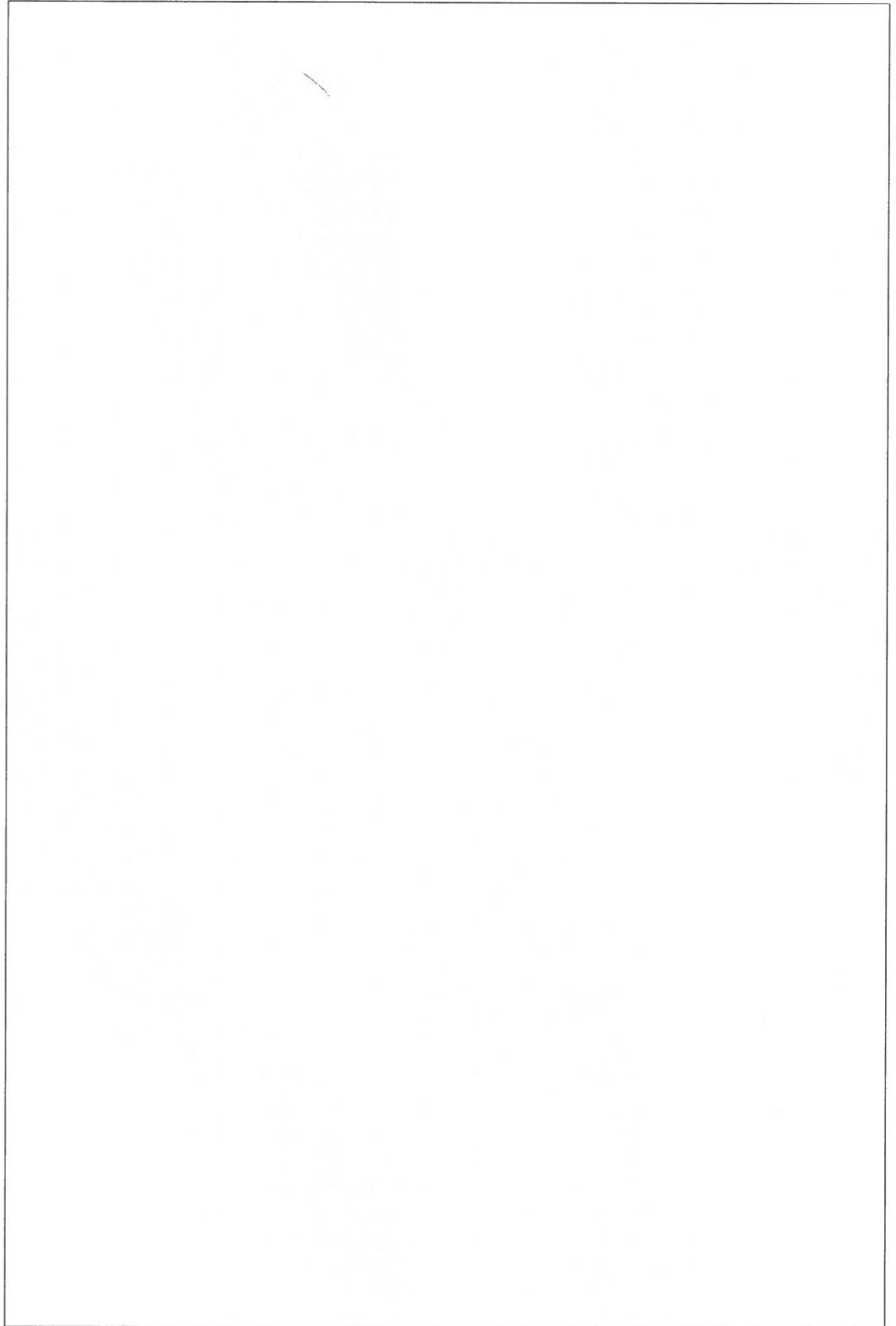
FCCA

Address:

E W Owen & Co. Tŷ Glyndwr, Stryd Glyndwr, Dolgellau, Gwynedd, LL40 1BB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



MRS ANNE OWEN'S ALMSHOUSE

England & Wales - Charity number 251253

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 04	Year 2022		Day 31	Month 03	Year 2023

Section A Reference and administration details

Charity name Mrs Anne Owens Almshouse

Other names charity is known by Anne Owens Almshouse Charity

Registered charity number (if any) 251253

Charity's principal address

Tarren, Brynhyfyd Road,
Tywyn
Gwynedd
Postcode LL36 9HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Richard Vaughan	Chairman		Body of Trustees
2	Anne Lloyd-Jones			
3	John Gray- Jones			
4	Linda Kelly			
5	Geraint Owen			
6	Gwenda Roberts			
7	Catherine Evans			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>by trust deed or otherwise</small>	Unincorporated
How the charity is constituted <small>by trust deed or otherwise</small>	Trust
Trustee selection methods <small>as appointed by or elected by</small>	Appointed by Election.

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

History of Mrs Anne Owen's Almshouses

1. Anne Owen kindly built in 1738 five dwellings and left land producing £8 per annum to five widows.

In 1875 due to the uninhabitable dilapidated condition of these five dwellings on Ynysymaengwyn Street the agent of Ynysymaengwyn Estate exchanged them for the five cottages on Frankwell Street

2. *Quote from the Scheme dated 21st August 1931. 'note – the five Cottages or Almshouses above mentioned were vested in 'The Official Trustee of Charity Lands' by an Order of the Charity Commissioners of the 16th March 1883.'* -

The two cottages numbers 16 x 17 Frankwell Street were purchased by Cyngor Dosbarth Meirionnydd (CDM) when the estate of YNYS Y Maengwyn was sold by auction in 1878. The Anne Owen Trustees purchased them 31st May 1894 for the sum of £108 plus repairs £25 9s due to major improvements and repairs on the 30th March 1976 a twenty year mortgage was agreed with CDM at the cost of £2,300 plus interest of eight and a half percent.

31st October 2014 Number 4 Frankwell Street was purchased from Lisa Bishop for £85,000 this was funded £45,000 from Investment Fund and a 10 year interest free loan of £40,000 from the Almshouse Association plus an arrangement fee of £2,000.

MANAGEMENT DOCUMENT

Objective – To provide subsidised housing for people in need, with preference being given to single women residing in Tywyn.

The Trustee Body is hereinafter described as the Committee

THE COMMITTEE

3. Administration of Charity

4. Powers of the committee as set out in the by the Charity Commission and in accordance with The Almshouse Association's 'Standards of Almshouse Management'

In addition to any other powers which they have, the committee may exercise the following powers in furtherance of the objects of the charity:

- (1) Power to make rules, regulations and variances consistent with this Scheme for the management of the charity. The rules may include the terms and conditions upon which the Charity is administered.
- (2) Power to raise funds. (The committee must not undertake any permanent trading activity.)
- (3) Trustees shall not receive any remuneration, or be interested in the supply of work or goods, at the cost of the Charity.

5. Committee of Management

- (1) The members of the committee are the managing trustees of the charity.
- (2) The Trustees consist of:
 - (1) 7 competent persons elected by the existing Trustees.
 - (2) Persons shall be residing or carrying on business in the Tywyn area they may be, but do not need to be, members of Tywyn Town Council.
- (3) The term of office of all members will end at the end of their term of 7 years. They may be re-elected or re-appointed.

6. Elected Trustees

- (1) Elected trustee must be appointed at a quorate meeting of the trustee body having been given the appropriate notice in accordance with Clause 5
- (2) The appointment of trustees will be effective from the date of the meeting and completion of the Trustees Appointment Form, which needs to be also signed by two existing Trustees.

- 7. Appointed Trustees**
- (1) Any appointment must be made according to the ordinary practice of the appointing body.
 - (2) The appointment will be effective from the later of:
 - (a) the date on which the new trustee signs the Trustees Appointment Form.
 - (b) the date on which the committee or their secretary or clerk are informed of the appointment.
- 8. New Trustees**
- The committee must give each new trustee on first appointment:
- (1) a copy of the governing documents of the charity, including this Management Document and any amendments made to it;
 - (2) a copy of the charity's latest report and statement of accounts.
- 9. Register of Trustees**
- (1) The committee must keep a register of the name and address of every trustee and the dates on which their terms of office begin and end
- Appointment of a New Trustee:** Must be a **Local person** well known and of **Good Standing in the Community**. DBS check is required.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide subsidised housing for people in need, with a preference being given to Single Women residing in Tywyn.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Anne Owens Almshouse Charity is a member of the Almshouse Association and complies with their Standards of Almshouse Management and Ethical requirements.

The Charity complies with the Human Rights Act 1998 and fulfils the provision of the trust of the charity, in the appointment of residents. The Charity provides housing for eight single female residents on low income, in single bedroom houses on Frankwell Street, Tywyn, all properties are occupied.

The Trustees delegate the day to day management of the Charity to an Agent Administrator who also acts as the Clerk to the Trustees.

The appointment of Trustees and Residents is the responsibility of the Trustees. New Residents were appointed to two of the houses in the last year.

Bank transactions require two signatories, Investment Account transfers requires the agreement and signatures of all Trustees.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The Trustees are responsible for the upkeep and compliance of current health and safety legislation and regulations. All eight Almshouses are fitted with Fire blankets; a Fire Hydrant which is serviced annually is available in the communal garden. The Gas boilers are serviced annually By British Gas and up to date Landlords Certificates are kept for Heating and Electricity.

All Properties are kept to a good standard of repair, and repairs requested by the Residents are acted on promptly. During this accountancy period, a new bathroom was installed in one of the oldest cottages number 16, and a new kitchen sink and taps for Number 17 In next year's budget all bathrooms in the Cottages are scheduled to be renovated and renewed where necessary.

All houses are checked regularly for damp, the internal front lounge wall of number 8 was replaced and a new window sill installed, whilst the property was empty. Number 6 requires the same repairs but the Resident was suffering grief, and refused the workman entry. Number 8 had extensive repairs to the roof, and a new carpet was supplied for the Resident due to water damage.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves are invested in M&G Charity Multi Asset Fund, M& G Investments.
Reserves are used for major repairs and renovations.
Reserves can be used to purchase additional Almshouses.

Details of any funds materially in deficit

The Almshouse Association provided in 2014 a £40,000 interest free loan plus admin costs of £4000 total to be repaid £44000 over ten years. Repayment is made in two payments of £2100, totalling £4,400 per year. the loan balance at 31 March 2023 is £6,300. The loan was to purchase another property to use as an Almshouse, 4 Frankwell Street, which had access to the Anne Owens Charity Community Garden, making access now Residents Only.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Routine maintenance the day to day running costs and expenditure of the Charity is provided from the Residents weekly maintenance contributions to expenditure (WMC). The WMC amount is revised annually by the Trustees.

M&G Charity Multi Asset Accumulation Investment provides funding for large renovations of the properties.

Section F

Other optional information

The Anne Owen's Almshouse Charity is active, all 8 one bedroomed house are occupied and will be on going during 2023/2024. The Chairman and Trustees are willing to act for the Charity for the next 3 years.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Mrs Barbara E Vasey-Martindale

Position (eg Secretary, Chair, Administrator and Clerk to the Trustees)

19/10/2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anne Owens Almshouse Charity

251253

Receipts and payments accounts

CC16a

For the period from	01/04/2022	To	31/03/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Residents WMC	28,929	-	-	28,929	27,543
Interest on M&G Charity Accumulation	-	2,032	-	2,032	17,945
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	28,929	2,032	-	30,961	45,488
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	28,929	2,032	-	30,961	45,488
A3 Payments					
Administration costs	11,240	-	-	11,240	11,129
Health and safety	81	-	-	81	60
Legal costs	2,013	-	-	2,013	2,019
Building repairs	3,548	-	-	3,548	5,343
Services	3,144	-	-	3,144	4,544
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	20,026	-	-	20,026	23,095
A4 Asset and investment purchases, (see table)					
Loan Almhouse Association	-	4,200	-	4,200	4,200
	-	-	-	-	-
Sub total	-	4,200	-	4,200	4,200
Total payments	20,026	4,200	-	24,226	27,295
Net of receipts/(payments)	8,903	- 2,168	-	6,735	18,193
A5 Transfers between funds					
A6 Cash funds last year end					
Cash funds this year end	8,903	- 2,168	-	6,735	18,193

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current bank account	16,910	-	-
	Savings bank account	500	-	-
	Cash	183	-	-
	Total cash funds	17,593	-	-

(agree balances with receipts and payments account(s))

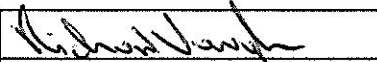

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M & G Investment Account	Restricted	-	183,630
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	8 Almhouses valued at £85,000 each	Restricted	-	680,000
	Property		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almhouse Association Loan		6,300	1st August 2024
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	RICHARD VAUGHAN	25-10-23
	GWENDOLYN ROBERTS	25-10-23



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Anne Owens Almshouse Charity

**On accounts for the year
ended**

31/03/2023

**Charity no
(if any)**

251253

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2023**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

I. P. Richards

Date:

20/10/2023

Name:

Iona Pyrs Richards

**Relevant professional
qualification(s) or body
(if any):**

FCCA

Address:

E W Owen & Co. Tŷ Glyndwr, Stryd Glyndwr, Dolgellau, Gwynedd, LL40 1BB

MRS ANNE OWEN'S ALMSHOUSE

England & Wales - Charity number 251253

Accounts



Trustees' Annual Report for the period

Period start date

From

Period end date

To

Day
01
Month
04
Year
2021

Day
31
Month
03
Year
2022

Section A

Reference and administration details

Charity name

Mrs Anne Owens Almshouse

Other names charity is known by

Anne Owens Almshouse Charity

Registered charity number (if any)

251253

Charity's principal address

Tarren, Brynhyfryd Road.

Tywyn

Gwynedd

Postcode
LL36 9HG

Names of the charity trustees who manage the charity

Trustee name
Office (if any)
Dates acted if not for whole year
Name of person (or body) entitled to appoint trustee (if any)

Richard Vaughan
Chairman

1

Body of Trustees

Anne Lloyd- Jones

2

John Gray - Jones

3

Linda Kelly

4

Gwenda Roberts

5

Geraint Owen

6

Catherine Evans

7

8

9

10

11

12

13

14

15

16

17

18

19

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name
Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser

Name

Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Unincorporated

Trust

Type of governing document
(eg. trust deed, constitution)

How the charity is constituted
(eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is governed by a body of seven Trustees.

The Trustees use an Agent Mrs B E Vasey- Martindale MBPsS MBACB (Accredited) to act as their Clerk/ Secretary and undertake all day to day Administration, Financial and Social Care activities.

The Trustees at regular Trustee Meetings have the final decisions on major transactions including the Appointment of Residents and their Social and Medical Care, Building repairs and selection of Contractors for maintenance, replacements and renewals.

The Accounts are checked each year by an Independent Person, E W Owen & Co, Dolgellau carried out this task.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide subsidised housing for people in need. With a preference being given to Single Women residing in Tywyn'

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Anne Owens Almshouse Charity is a member of the Almshouse Association and complies with their Standards of Almshouse Management and Ethical requirements.

The Charity complies with the Human Rights Act 1998 and fulfils the provision of providing subsidised housing. The Charity owns eight properties and all of these are currently occupied by eight single women who are on low income. All eight one bedroom houses are on Frankwell Street, Tywyn. LL36 9EP.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;

- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The Charity owns eight single bedroom houses to provide subsidised housing for people in need. During 2021 - 2022 Accounting Period the Charity was successful in its aims by providing housing for eight women from the area of Tywyn who are on low income.

It is the responsibility of the Trustees of the Almshouse to keep each property in good working order, this is an ongoing project. Small building repairs were made on all the eight properties during this accountancy period.

Plumbing repairs have been carried out where necessary and all properties have current annual British Gas Home Serve 2 contracts which include the Landlords certificates. Electrical surveys were carried out by 'Phil Pugh Electrical' on all the properties, any repairs and renewals of equipment were made so the Electrical Certificates could be issued.

Planned major repairs of the external rear walls and guttering of properties 4-9 Frankwell Street were not able to be carried out during 2021- 2022. Due to Builders back log of work due to the Covid19 pandemic, due also to the weather which was either too hot or too wet. The budget for these repairs has been carried forward to the next financial period.

The Trustees have agreed to reduce the British Gas Homecare Four - Boiler, controls and central heating cover including an annual service, plus repairs to plumbing, drains and home electrics, due to the price increases. British Gas two is now in operation which covers Boiler, controls and central heating cover including an annual service. The policies are due for renewal November 2022.

--

Brief statement of the charity's policy on reserves

Reserves are invested in the M& G Charity Multi Asset Fund Accumulation Units, withdrawals are only made every few years for major renovations or emergencies from this investment account.

WMC's are paid by the residents on a monthly basis, currently at £312, these contributions include water and sewerage rates, reduced Television Licenses £7.50 for those working less than 15 hours a week and free for residents over 75. The Contributions received from the residents are carefully managed so they can cover any routine annual repairs and renewals, Administration costs including the Agent's fees, Accountancy and Building Insurance premiums, upkeep of the Community Garden and Health and Safety costs. The Residents are required to cover their own house contents insurance and the internal decoration of their homes.

Details of any funds materially in deficit

In 2014 the Charity received an interest free loan for ten years for the sum of £40,000 plus £4000 administration fee, from the Almshouse Association. This loan was to assist the Anne Owens Charity to purchase another Almshouse. The Charity owned numbers 5-9 Frankwell Street, and have a Community Garden for the residents at the rear of the properties. The owner of number 4 Frankwell Street had a right of access through the garden to the rear of her property. The owner was a young person and with her friends and dog regularly caused problems for the residents with anti social behaviour including noise and smoking. So when she decided to sell the property, the Trustees felt it was in the residents' best interest to purchase the house and add it to their Almshouse portfolio. Current outstanding loan total at 31/03/2022. £10,500

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees are responsible for the compliance of current Health and Safety legislation and regulations. All eight Almshouses are fitted with Fire blankets and a Fire Hydrant which are checked and serviced annually .

The Trustees aim to keep all properties into a good state of repair and have a regular maintenance and renewal policy. Complaints and requested from the Residents are acted on promptly.

The Trustees delegate the day to day management of the Charity to an Agent who also acts as the Clerk to the Trustees.

The Appointment of Trustees and Residents is the responsibility of the Trustees.

The Chairman Richard Vaughan, Trustee Gwenda Roberts, along with the Agent Barbara Vasey-Martindale, are the designated signatories for the Charity's Barclays bank and M & G Investment accounts. All transactions require 2 signatures. The Agent's fees and monthly payments to the Petty Cash Account are paid by Direct Debit which are authorised by the body of Trustees.

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 2022 to 31st March 2023.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

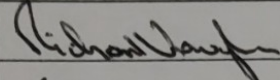
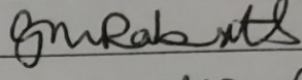
Date

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 2022 to 31st March 2023.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	RICHARD VAUGHAN	GWENDAMARY ROBERTS
Position (eg Secretary, Chair, etc)	CHAIRMAN	TRUSTEE
Date	20/10/22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anne Owens Almshouse Charity

251253

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2021

To

Period end date
31/03/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Residents WMC	27,543	-	-	27,543	28,754
Interest on M&G Charity Accumulation	17,945	-	-	17,945	36,305
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	45,488	-	-	45,488	65,059
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,488	-	-	45,488	65,059
A3 Payments					
Administration Costs	11,129	-	-	11,129	10,643
Health & Safety	60	-	-	60	60
Legal	2,019	-	-	2,019	1,943
Building Repairs	5,343	-	-	5,343	874
Services	4,544	-	-	4,544	4,108
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	23,095	-	-	23,095	17,628
A4 Asset and investment purchases, (see table)					
Almshouse Association Loan	-	4,200	-	4,200	4,200
	-	-	-	-	-
Sub total	-	4,200	-	4,200	-
Total payments	23,095	4,200	-	27,295	21,828
Net of receipts/(payments)	22,393	- 4,200	-	18,193	43,231
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	22,393	- 4,200	-	18,193	43,231

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	12,743	-	-
	Cash	192	-	-
		-	-	-
	Total cash funds	12,935	-	-
	<small>(agree balances with receipts and payments account(s))</small>			

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	M & G Investment Account	Restricted	-	181,598
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	8 Almshouses each valued £85,000	Restricted	-	680,000
	Property		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Almshouse Association Loan		10,500	01 August 2024
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
MRS ANNE OWEN'S ALMSHOUSE

**On accounts for the year
ended**

31st March 2022

**Charity no
(if any)**

251253

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2022**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 20/10/22

Name: RHYD DAVIES

**Relevant professional
qualification or body:**

ACCA

Address:

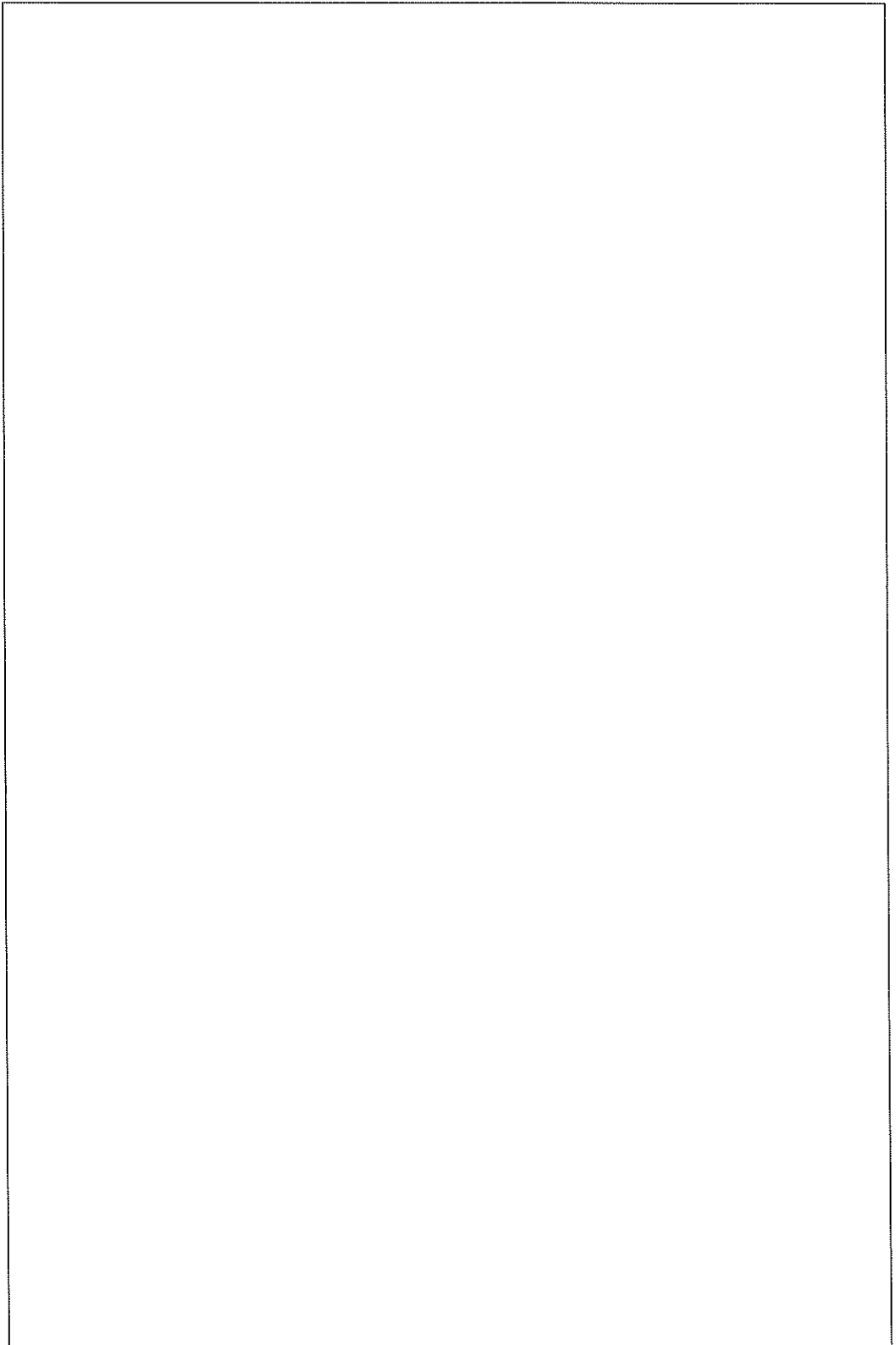
GLYNDWR BUILDINGS

GLYNDWR STREET

DOLFELLAU LL40 1BB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



MRS ANNE OWEN'S ALMSHOUSE

England & Wales - Charity number 251253

Accounts

Summary of the objects of the charity set out in its governing document

To provide subsidised housing for people in need. With a preference being given to Single Women residing in Tywyn

Section C Objectives and activities

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Charity is governed by a body of seven Trustees.

The Trustees use an Agent Mrs B E Vasey- Martindale MBPSS MBACB (Accredited) to act as their Clerk/ Secretary and undertake all day to day Administration, Financial and Social Care activities.

The Trustees at regular Trustee Meetings have the final decisions on major transactions including the Appointment of Residents and their Social and Medical Care, Building repairs and selection of Contractors for maintenance, replacements and renewals.

The Accounts are checked each year by an Independent Person, this year Iona Richards an Accountant of E W Owen & Co, Dolgellau carried out this task.

Additional governance issues (Optional Information)

Description of the charity's trusts

Type of governing document

How the charity is constituted

Trustee selection methods

Unincorporated	Trust	Appointed by Trustees
----------------	-------	-----------------------

Section B Structure, governance and management

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

- You may choose to include further statements, where relevant, about:
- policy on grantmaking;
 - policy programme related investment;
 - contribution made by volunteers.

Additional details of objectives and activities (Optional Information)

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Anne Owens Almshouse Charity is a member of the Almshouse Association and complies with their Standards of Almshouse Management and Ethical requirements.

The Charity complies with the Human Rights Act 1998 and fulfils the provision of providing subsidised housing. The Charity owns eight properties and all of these are currently occupied by eight single women who are on low income. All eight one bedroom houses are on Frankwell Street, Tywyn, LL36 9EP.

Summary of the main achievements of the charity during the year

The Charity owns eight single bedroom houses to provide subsidised housing for people in need. During 2020 – 2021 Accounting Period the Charity was successful in its aims by providing housing for eight women from the area of Tywyn who are on low income.

It is the responsibility of the Trustees of the Almshouse to keep each property in good working order, this is an ongoing project. Small building repairs were made on all the eight properties during this accountancy period.

Plumbing repairs have been carried out where necessary and all properties have current annual British Gas Home Serve 4 contracts which include the Landlords certificates and cover for electrical and plumbing repairs. Electrical surveys were carried by 'Phil Pugh Electrical' on all the properties, any repairs and renewals of equipment were made so the Electrical Certificates could be issued.

Planned major repairs of the external rear walls and guttering of properties 4-9 Frankwell Street were not able to be carried out during 2020-2021. Due to the Covid19 pandemic it was difficult for Builders to visit and quote for the contract since we had residents socially distancing due to health problems. The budget for these repairs as been carried forward to the next financial period.

The Trustees have agreed to continue with British Gas Homecare Four – Boiler, controls and central heating cover including an annual service, plus repairs to plumbing, drains and home electrics, until the polices are due for renewal November 2021 during 2021.



Section E Financial review

Brief statement of the charity's policy on reserves

Reserves are invested in the M & G Charity Multi Asset Fund Accumulation Units, withdrawals are only made every few years for major renovations or emergencies from this investment account.

WMC's are paid by the residents on a monthly basis, currently at £299, these contributions include water and sewerage rates, reduced Television Licenses £7.50 for those working less than 15 hours a week and free for residents over 75. The Contributions received from the residents are carefully managed so they can cover any routine annual repairs and renewals, Administration costs including the Agent's fees, Accountancy and Building Insurance premiums, upkeep of the Community Garden and Health and Safety costs.

The Residents are required to cover their own house contents insurance and the internal decoration of their homes.

Details of any funds materially in deficit

In 2014 the Charity received an interest free loan for ten years for the sum of £40,000 plus £4000 administration fee, from the Almshouse Association. This loan was to assist the Anne Owens Charity to purchase another Almshouse. The Charity owned numbers 5-9 Frankwell Street, and have a Community Garden for the residents at the rear of the properties. The owner of number 4 Frankwell Street had a right of access through the garden to the rear of her property. The owner was a young person and with her friends and dog regularly caused problems for the residents with anti social behaviour including noise and smoking. So when she decided to sell the property, the Trustees felt it was in the residents' best interest to purchase the house and add it to their Almshouse portfolio. Current outstanding loan total at 31/03/2021. £14,700

Further financial review details (Optional Information)

- You may choose to include additional information, where relevant about:
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees are responsible for the compliance of current Health and Safety legislation and regulations. All eight Almshouses are fitted with Fire blankets and a Fire Hydrant which are checked and serviced annually.

The Trustees aim to keep all properties into a good state of repair and have a regular maintenance and renewal policy. Complaints and requested from the Residents are acted on promptly.

The Trustees delegate the day to day management of the Charity to an Agent who also acts as the Clerk to the Trustees.

The Appointment of Trustees and Residents is the responsibility of the Trustees.

The Chairman Richard Vaughan, Trustee Gwenda Roberts, along with the Agent Barbara Vasey-Martindale, are the designated signatories for the Charity's Barclays bank and M & G Investment accounts. All transactions require 2 signatures. The Agent's fees and monthly payments to the Petty Cash Account are paid by Direct Debit which are authorised by the body of Trustees.

Section F Other optional information

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 2021 to 31st March 2022.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<p>Signature(s)</p> <p><i>Richard Vaughan</i></p>	<p>Full name(s)</p> <p>Richard Vaughan</p>	<p>Position (eg Secretary, Chair, etc)</p> <p>CHAIRMAN</p>	<p>Date</p>
<p>Signature(s)</p> <p><i>Gwendolyn Roberts</i></p>	<p>Full name(s)</p> <p>Gwendolyn Roberts</p>	<p>Position (eg Secretary, Chair, etc)</p>	<p>Date</p>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Anne Owens Almshouse Charity
No (if any)

Receipts and payments accounts

For the period from 1st April 2020 to 31/03/2021

CC16a

Section A Receipts and payments

Unrestricted funds to the nearest £
Restricted funds to the nearest £
Endowment funds to the nearest £
Total funds to the nearest £
Last year to the nearest £

Residents WMC	28,754	-	-	-	25,954
Interest on M&G Charity Accumulation	36,305	-	-	-	21,525
Sub total (Gross income for AR)	65,059	-	-	-	4,429

A2 Asset and investment sales, (see table).	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	65,059	-	-	-	4,429

A3 Payments	10,643	-	-	-	8,594
Administration Costs	10,643	-	-	-	8,594
Health & Safety	60	-	-	-	30
Legal	1,943	-	-	-	1,531
Building Repairs	874	-	-	-	3,826
Services	4,108	-	-	-	3,741
Sub total	17,628	-	-	-	17,722

A4 Asset and investment purchases, (see table)	-	-	-	-	-
Almshouse Association Loan	-	-	-	-	4,200
Sub total	-	-	-	-	-
Total payments	17,628	4,200	-	-	17,722

Net of receipts/(payments)	47,431	-	4,200	-	13,293
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	47,431	-	4,200	-	13,293

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/members of

Anne Owens Almshouse Charity - originally known as Mrs Anne Owen's Almshouse

On accounts for the year ended

31 st March 2021	Charity no (if any)	251253
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Set out on pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention 1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Relevant professional qualification(s) or body

FCCA

Name:

IONA PYRS RICHARDS

Signed:

I. P. Richards

Date:

11/10/2021