



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))	Agreement Error	Agreement Error	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

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

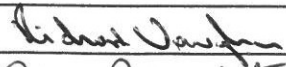
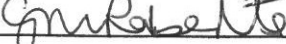
B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
8 Almshouses valued at £85,000 each	Restricted	-	680,000
Property		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

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

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

Signature	Print Name	Date of approval
	Richard Vaughan	✓
	GWENDA ROBERTS	✓



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Anne Owens Almshouse Charity

On accounts for the year ended

31/03/2025

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 **31/03/2025**

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):

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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.

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Trustees' Annual Report for the period

Period start date
From Day 01 Month 04 Year 2024 To 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, 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	Geraint Owen			
6	Gwenda Roberts			
7	Catherine Evans			
8				
9				
10				
11				
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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 (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 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'

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. 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.

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.

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 £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 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 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.

Section F

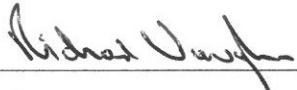

Other optional information

The Trustees are willing to act for the Anne Owens Almshouse Charity Registered 251 253 for the next Financial Period 1st April 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)	Michael Vaughan	GWENDA ROBERTS
Position (eg Secretary, Chair, etc)	CHAIRMAN	
Date	23-10-2025 .	