

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales · Charity number 276749

Details

Status Registered

Legal form Other

Registered 1979-02-23

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

Contact

Address 14 Venton Vision Rise
St. Ives
Cornwall
TR26 1FD

Phone 01736795371

Activities

Objects: THE BENEFIT OF THE RESIDENTS IN THE ALMSHOUSES OF THE CHARITY OR ANY OF THEM IN SUCH MANNER AS THE TRUSTEES THINK FIT FROM TIME TO TIME.

Activities: provide rented accommodation for elderly St.Ives residents

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** ST IVES
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£51,660	£18,188	-	-
2024-03-31	£49,515	£9,557	-	-
2023-03-31	£41,362	£37,532	-	-
2022-03-31	£36,432	£24,096	-	-
2021-03-31	£36,692	£11,142	-	-

Trustees

Name	Role	Appointed
Andrew Mitchell	Chair	2022-02-28
Andrew William Stevens		2022-02-28
Mark Stuart Macleod		2025-02-02
Nicholas David Stevens		2023-05-30
SUZANNE JOAN TANNER		2022-02-28
Suzanne Joan Tanner		2022-02-28

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales - Charity number 276749

Accounts



Trustees' Annual Report for the period

From 2024 Period start date To 2025 Period end date

Charity name: CRAZE AND HUNKIN ALMHOUSE CHARITY

Charity registration number:

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide almshousing in St. Ives for older residents with a connection to the town.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	To provide secure, reasonably priced homes. To collect maintenance charge and maintain stock.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No grants are made
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity continued to provide homes to 10 families.</p> <p>The annual boiler & gas safety inspections were undertaken in May.</p> <p>In May & December new boilers were installed in 2 properties. All gas valves maintained along with general upkeep of all properties.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The objectives this past year of ensuring all properties are wanted and left well met.
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	Our policy to build reserves by means of annual operation surpluses and judicious management of invested assets
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The EOY Finance Report was accepted by the Trustees at the Meeting of 15 th May 2024
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held so current stock can be put equally to spend on forward looking low holdings
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	£168,154
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None as of present.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Maintaining an annual operating surplus.
Investment policy and objectives including any social investment policy adopted	Para 1.46	No current investment policies.
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Charity Commission scheme was approved on April 1981
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	3 non-voluntary Trustees & 2 co-optative Trustees
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trust met 3 times. 2 ordinary meetings and 1 AGM. At the May AGM, Andrew Mitchell was appointed chairman, Suzanne Tanner as Secretary and Linda Holmes as Treasurer.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees *	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Coare Hurst Almshouse Charity
Other name the charity uses	
Registered charity number	276749
Charity's principal address	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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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	Andrew Middleton	Chairman		
2	Suzanne James	Secretary		
3	MARK MACLEOD	Treasurer		
4	Andrew Stevens			
5	Nicholas Stevens			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

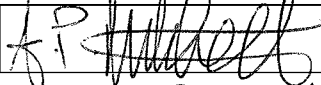
Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	ANDREW PAUL MITCHELL	
Position (eg Secretary, Chair, etc)	Chairman	
Date	05/01/2026	

Income and Expenditure
Craze Hunkin Almshouse Trust
01/04/2024 - 31/03/25

Opening balance			
Current	55451.75		
Reserve	<u>168154.88</u>		
		223606.63	
Rental income			
1 Tremar Road	5040.00	Repairs	6759.54
1 Brymeade	4420.00	Gardens	1160.00
2 Brymeade	3640.00	Electric	538.97
3 Brymeade	2920.00	Subscriptions	353.00
4 Brymeade	4420.00	Insurance	1602.69
5 Brymeade	4920.00	Postage & Stationery	27.80
1 Fernglen	3780.00	Audit/Gift	25.80
2 Fernglen	3640.00	Training	123.00
3 Fernglen	4004.00	Bank Charges	76.00
4 Fernglen	5200.00	Refurbishment	8188.56
	<u>41984.00</u>	Rates/Utilities	<u>-667.28</u>
			18188.08
		Closing Balance	
	Interest	Current	39247.67
		Reserve	<u>217830.90</u>
			<u>257078.57</u>
			275266.65
			0.00
CCLA			
Interest added to 30/06/24	2163.18		
Interest added to 30/09/24	2555.51		
Interest added to 31/12/24	2539.41		
Interest added to 31/03/25	2417.92		
Average Fund yield for the last was quarter	4.47%		



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

CRAZE & HUNKIN ALNSHOUSE CHARITY

**On accounts for the year
ended**

31ST MARCH 2025

**Charity no
(if any)**

276749

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 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.

Signed:

S.P. Hudson

Date:

28/11/2025

Name:

STEPHEN HUDSON

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

C.P.F.A.

Address:

BRYNMOR

ST IVES ROAD

ST IVES, CORNWALL TR26 2SF

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales - Charity number 276749

Accounts



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
CRAZE AND HUNKIN AMLSHOUSE CHARITY

On accounts for the year ended

31 ST MARCH 2024	Charity no (if any)	276749
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Set out on pages

1 (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'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

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: S.P. Hudson

Date: 02/09/2024

Name: S P HUDSON CPFA

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

CHARTERED INSTITUTE OF PUBLIC FINANCE

Address: BRYNMOR, ST IVES ROAD, CARBIS BAY
ST IVES TR26 2SF

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales - Charity number 276749

Accounts



Trustees' Annual Report for the period

From 1st April 2022 Period start date To 31st March 2023 Period end date

Charity name: Craze Hunkin Almshouse Charity

Charity registration number: 276749

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide affordable homes in St Ives for older people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	To provide secure, reasonable homes. To collect maintenance charge and maintain properties.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity continues to provide affordable housing to 10 households. Following the death of one of our occupants, a full refurbishment has taken place at a cost of approximately £30,000.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	All set objectives have been met.
Performance of fundraising activities against objectives set	Para 1.41	No fundraising activities were set. Good housekeeping was maintained over collection of the maintenance charges
Investment performance against objectives	Para 1.41	No investment targets were set for this year. The increase in bank interest is noted and welcomed.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the meeting of 30 th May 2023 EOY Finance report was accepted.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for property maintenance and future development.
Amount of reserves held	Para 1.22	£183,648.39
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The appointment of new trustees have ensured the charity continuing as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income from Maintenance Charges
Investment policy and objectives including any social investment policy adopted	Para 1.46	The reserves are at a level that the trust feels an expansion of our property portfolio is warranted.
A description of the principal risks facing the charity	Para 1.46	After reviews from the board no principle risks are seen as facing the charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Craze Hunkin Almshouse Charity
Other name the charity uses	
Registered charity number	276749
Charity's principal address	

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	Andrew Mitchell	Chairman	30 th May 2023	Board
2	Suzanne Tanner	Secretary	30 th May 2023	Board
3	Linda Holmes	Treasurer		Board
4	Andrew Stevens			Board
5	Nicholas Stevens			Board
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Andrew Mitchell	
Position (eg Secretary, Chair, etc)	Chairman	
Date	19/12/23 .	

CRAZE AND HUNKIN ALMSHOUSE CHARITY

Receipts and Payments account for Year ended 31st March 2023

Opening Balances

Current a/c	22253	
C O I F a/c	<u>157565</u>	
		179818

Rental Income

Tremar	4260	
1 Brymeade	4370	
2 Brymeade	3562	
3 Brymeade	3712	
4 Brymeade	4324	
5 Brymeade	4330	
1 Fernglen	3709	
2 Fernglen	3574	
3 Fernglen	3927	
4 Fernglen	<u>2800</u>	
		38568

Investment Income

Deposit Interest	2794	
	<u>2794</u>	

221180

Expenditure

Repairs and renewals	31059	
Garden Maintenance	1910	
Window Cleaning	456	
Electricity	289	
Subscriptions	196	
Insurance	1527	
Postage & Stationery	81	
Audit donation	0	
Solicitors Fees	900	
Bank Charges	95	
Survey	1000	
Advert	<u>19</u>	
		37532

Closing Balances

Current a/c	23289	
C O I F a/c	<u>160359</u>	
		183648

221180

Accounts prepared by L Holmes (Treasurer)

Accounts audited by Hudson Accounting

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales - Charity number 276749

Accounts

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Period start date	1st April 2021	
Period end date	31st March 2022	
Reference and administration details		
Charity name	Craze and Hunkin Almshouse Charity	
Registered charity number	276749	
Name of the charity trustees who manage the charity		
Trustees Name	Office (if any)	Dates acted if not for whole year
Mrs S Beck	Chair	
Mrs L Holmes	Secretary/Treasurer	
Mr Andrew Stevens		Appointed 28 th February 2022
Mr Andrew Mitchell		Appointed 28 th February 2022
Miss Suzanne Tanner		Appointed 28 th February 2022

Names of all other charity trustees during the period

Trustees Name	Office (if any)	Dates acted if not for whole year
Mr Tony Rowe	Treasurer	31/12/2021
Mr Terry Tonkin		31/01/2021
Mrs Joan Tanner		05/12/2021

Purpose of Charity

Craze Hunkin Almshouse Trust is a registered charity which provides 10 affordable homes in St Ives, for older people. At a time when there is a severe shortage of affordable rented housing, the role of almshouse charities is now more vital than ever in providing housing that is held in trust for local people in housing need.

Structure/Management

Three new Trustees namely Mr Andrew Stevens, Mr Andrew Mitchell and Miss Suzanne Tanner were appointed in February 2022 due to the retirement of Mr Antony Rowe (Treasurer) and Mr Terry Tonkin and the death of Mrs Joan Tanner. The Trustees are responsible for managing the assets of the charity and applying them only for the charitable purposes and always in the charity's best interest. All of the trustees work voluntary and receive no remuneration. Mrs Beck is Chair and Mrs Holmes is secretary and acting Treasurer.

Objectives 2021/2022

The main objective of the charity is to keep the properties in a good state of repairs and to address any concerns raised by the occupants

Achievements 2021/2022

The repairs to the roof at Brymeade, new decking fitting at Fernglen and new door fitted at Tremar Road. The gardens at all three locations were maintained to a good standard. General repairs, windows cleaned and boiler services all carried out.

Financial Review

Income of £36,365 was received from maintenance contribution and £67 from interest. Expenditure of £12,115 were due to repairs to the properties, £4,277 for general repairs/maintenance and costs. £4,000 for a building survey and £3,700 for solicitors costs.

Main Objectives for 2022/2023

Due to the death of one of the occupants in February 2022, the charity plans to fully refurbish this flat including new kitchen and bathroom.

Install emergency lighting in the communal area at Fernglen.

Paint the communal area at Fernglen.

General repairs and maintenance to the properties and gardens.

CRAZE AND HUNKIN ALMSHOUSE CHARITY

Receipts and Payments account for Year ended 31st March 2022

Opening Balances

Current a/c	9984	
C O I F a/c	<u>157499</u>	
		167482

Rental Income

Tremar	3960	
1 Brymeade	4160	
2 Brymeade	3302	
3 Brymeade	3432	
4 Brymeade	4004	
5 Brymeade	4030	
1 Fernglen	3354	
2 Fernglen	3355	
3 Fernglen	3720	
4 Fernglen	<u>3048</u>	
		36365

Investment Income

Deposit Interest	67	
	<u>67</u>	
		67

203915

Expenditure

Repairs and renewals	12116	
Garden Maintenance	1515	
Window Cleaning	573	
Electricity	363	
Subscriptions	209	
Insurance	1402	
Postage & Stationery	28	
Audit donation	90	
Solicitors Fees	3700	
Bank Charges	21	
Survey	4000	
Advert	<u>80</u>	
		24096

Closing Balances

Current a/c	22253	
C O I F a/c	<u>157566</u>	
		179819

203915

Accounts prepared by A G Rowe (Treasurer) & L Holmes

Accounts audited by Hudson Accounting



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Craze & Hunkin Almshouse Trust

**On accounts for the year
ended**

31/03/2022

**Charity no
(if any)**

276749

Set out on pages

1-3

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 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.

Signed:

S. P. Hudson

Date:

08/12/2022

Name:

S P HUDSON

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

C.P.F.A.

Address:

Brynmor, St Ives Road Carbis Bay, St Ives, Cornwall TR26 2SF

CRAZE AND HUNKIN ALMSHOUSE CHARITY

England & Wales - Charity number 276749

Accounts

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Period start date	1st April 2020
Period end date	31st March 2021
Reference and administration details	
Charity name	Craze and Hunkin Almshouse Trust
Registered charity number	276749
Name of the charity trustees who manage the charity	
Trustees Name	Office (if any)
Mrs S Beck	Chair
Mr A Rowe	Treasurer
Mrs L Holmes	Secretary
Councillor J Tanner	Representative - St Ives Town Council
Mr T Tonkin	
Mr B Roach	
Mr M Holmes	
Annual Report	<p>General repairs and maintenance have been completed in all of the properties and the gardens maintained to a good standard. The Trust aims to upgrade facilities and to completely refurbish any flats as and when they become vacant.</p> <p>There has been no changes in the occupancy of the Trust's properties this year. The committee continue to maintain good contact with all the residents and if there is a problem the residents can contact the members of the Trust at any time. In addition they have direct access to the Trust's plumber and electrician.</p> <p>The Trustees have appointed solicitors to act for Craze Hunkin Almshouse Trust on the proposed management agreement with St Ives Town Council, and a surveyor as St Ives Town Council require a building survey of all the properties.</p>

CRAZE AND HUNKIN ALMSHOUSE CHARITY
Receipts and Payments account for Year ended 31st March 2021

Opening Balances

Current a/c	9586	
C O I F a/c	<u>132346</u>	
		141932

Rental Income

Tremar	3960	
1 Brymeade	4160	
2 Brymeade	3302	
3 Brymeade	3432	
4 Brymeade	4004	
5 Brymeade	4030	
1 Fernglen	3354	
2 Fernglen	3355	
3 Fernglen	3640	
4 Fernglen	<u>3303</u>	
		36540

Investment Income

Deposit Interest	152	
	<u>152</u>	
		152

Expenditure

Repairs and renewals	6736	
Garden Maintenance	1445	
Window Cleaning	344	
Electricity	415	
Subscriptions	204	
Insurance	1362	
Postage	97	
Audit donation	40	
Solicitors Fees	500	
		<u>11142</u>

Closing Balances

Current a/c	9984	
C O I F a/c	<u>157499</u>	
		167482

178624

178624

Accounts prepared by A G Rowe (Treasurer)
Accounts audited by C W Hopper (Retired Bank Manager)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of	Craze and Hunkin Almshouse Trust
On accounts for the year ended	31 st March 2021
Registered charity number	276749
Independent examiner's statement	<p>I have viewed all the bank statements, receipts and books of account, and I am satisfied that the figures produced for this financial year are a true record.</p> <p>C W Hopper Retired Bank manager</p>