



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 2024 Period start date To 2025 Period end date

Charity name: CRAZE AND HUNKIN ALM HOUSE 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. The gardens are 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 maintained 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 surplus 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 adequately maintained and forward looking to expand low-holdings
Amount of reserves held	Para 1.22	£168,154
Reasons for holding zero reserves	Para 1.22	
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 in April 1981
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	3 nominal 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	Croze Martin 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

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 Morden	Chairman		
2	Suzanne Jones	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		

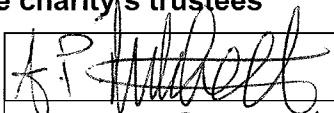
Name of trustees holding title to property belonging to the charity

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			
	1 Brymeade	4420.00			
	2 Brymeade	3640.00			
	3 Brymeade	2920.00			
	4 Brymeade	4420.00			
	5 Brymeade	4920.00			
	1 Fernglen	3780.00			
	2 Fernglen	3640.00			
	3 Fernglen	4004.00			
	4 Fernglen	5200.00			
			41984.00		
	Interest		9676.02		
				275266.65	
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%		
Expenditure					
	Repairs	6759.54			
	Gardens	1160.00			
	Electric	538.97			
	Subscriptions	353.00			
	Insurance	1602.69			
	Postage & Stationery	27.80			
	Audit/Gift	25.80			
	Training	123.00			
	Bank Charges	76.00			
	Refurbishment	8188.56			
	Rates/Utilities	<u>-667.28</u>			
			18188.08		
Closing Balance					
	Current	39247.67			
	Reserve	<u>217830.90</u>			
			257078.57		
				275266.65	0.00



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

CRAZE & HUNKIN ALMSHOUSE 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