

# PLATTEN AND BENSON ALMSHOUSE CHARITY

England & Wales · Charity number 500574

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1974-01-04

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

## Contact

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**Address** William Penny's  
Regent Street  
Lancaster  
Lancashire  
LA1 1SG

**Phone** 01524842663

**Email** [office@lancastercharity.org](mailto:office@lancastercharity.org)

**Website** [www.lancastercharity.org](http://www.lancastercharity.org)

## Activities

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**Objects:** ALMSHOUSES FOR POOR AGED PERSONS OF GOOD CHARACTER WHO (EXCEPT IN SPECIAL CASES TO BE APPROVED BY THE CHARITY COMMISSIONERS) ARE RESIDENT IN THE BOROUGH OF MORECAMBE AND HEYSHAM AT THE TIME OF APPOINTMENT.

**Activities:** Provision of affordable accommodation

## Classification

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

## Geography

- **Area of benefit:** BOROUGH OF MORECAMBE AND HEYSHAM
- Lancashire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£57,829	£59,119	-	-
2024-12-31	£44,090	£25,446	-	-
2023-12-31	£39,295	£21,428	-	-
2022-12-31	£39,410	£28,656	-	-
2021-12-31	£39,797	£16,890	-	-
2020-12-31	£41,838	£32,565	-	-

## Trustees

Name	Role	Appointed
<b>ROGER W CARRADICE</b>	Chair	
Alan Sandham		2014-07-01
CHRIS HANNA		2013-09-02
CLLR DAVID OWEN BROOKES		2012-05-01
COUNCILLOR ROBERT REDFERN		2012-05-01
Cllr Joyce Pritchard		2019-05-08
Dr Paul Francis Tynan		2024-03-06
KEITH BUDDEN		2016-10-11
Louise Belcher		2024-09-26
Nicola Combe		2022-10-11
Pamela Barker		2016-04-12
SUSAN ELIZABETH HODGSON		

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2025**

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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8	Notes to the Financial Statements

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**Charity Registration Number**                      500574

**Governing Document**

The Platten and Benson Almshouse Charity is registered with the Charity Commissioners (No. 500574) and constituted by a scheme of the Charity Commission dated 4 January 1974.

The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, six of which are appointed by Lancaster City Council, are as follows:

Chairman	Mr R W Carradice	
Other Members	Dame P Fielding Mrs S E Hodgson Mr C Hanna Mr A Sandham Mrs P Barker Rev L Vasey-Saunders Ms N Combe	(Retired 30 April 2025)     (Resigned 31 July 2025)

Appointed by Lancaster City Council	Councillor D Brookes Councillor R Redfern Councillor K Budden Councillor J Pritchard Councillor P F Tynan Councillor L Belcher
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<b>Bankers</b>	Barclays Bank Plc 38 Market Street Lancaster LA1 1HR
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<b>Independent Examiner</b>	T M Preece FCCA Xeinadin Dalton House 9 Dalton Square Lancaster LA1 1WD
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# PLATTEN AND BENSON ALMSHOUSE CHARITY

## ANNUAL REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2025

#### Objects, organisation and policies

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for "poor aged persons residing in the Borough of Morecambe and Heysham" and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

#### Reserves policy

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and any maintenance costs. Free reserves as at the year-end were £112,144 (2024 – £113,434).

#### Review of development, activity and achievements

Occupancy remained at 100% overall following 2 vacancies and subsequent new appointments. The 2 properties required partial refurbishment, prior to reletting.

The works identified in the previous financial period were actioned. Numbers 9 and 10 received an upgrade due to the roofs being at the end of their life and also the requirement to improve the thermal properties of the buildings.

The Quinquennial Inspections took place in Summer 2025 and a future programme of works will be rolled out accordingly.

The charity has sufficient funds to meet its liabilities.


The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

#### Financial review

The market value of funds held in investments increased by 2.8% this year due to further improvement in the market generally.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.

Mr R W Carradice  
Trustee

Date:   
14th April 2026

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2025 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

*T M Preece*

T M Preece FCCA  
Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: *21/05/2026*

**PLATTEN AND BENSON ALMSHOUSE CHARITY**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**General Purposes Fund**

	Notes	2025	2024
		£	£
<b>Income receipts</b>			
Amounts collected from residents		38,364	39,876
Investment Income			
Bank interest receivable		946	796
Income from investments	2	<u>3,519</u>	<u>3,418</u>
		4,465	4,214
Asset and investment sales		15,000	-
		<u>57,829</u>	<u>44,090</u>
<b>Total receipts</b>		<b>57,829</b>	<b>44,090</b>
<b>Total payments</b> (See Page 6)		<b><u>59,119</u></b>	<b><u>25,446</u></b>
<b>Net surplus/(deficit) for the year</b>		<b>(1,289.76)</b>	<b>18,644</b>
Cash and bank balances as at 31 December 2024		<u>113,434</u>	<u>94,790</u>
<b>Cash and bank balances as at 31 December 2025</b>		<b><u>112,144</u></b>	<b><u>113,434</u></b>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**General Purposes Fund**

	2025		2024	
	£	£	£	£
<b>Direct charitable expenditure</b>				
Property repairs	29,953		13,170	
Extraordinary repairs	15,000		-	
Grass cutting and gardening	5,676		5,400	
Property insurance	1,395		1,357	
Water charges	4,203		3,659	
Council tax	482		-	
Heat and Light	233		-	
		56,942		23,585
<b>Other expenditure</b>				
Management expenses	312		312	
Accountancy	967		1,019	
Subscriptions	365		353	
Sundry	45		89	
Motor and travel expenses	488		88	
		2,177		1,861
<b>Total payments</b>		<b>59,119</b>		<b>25,446</b>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2025**

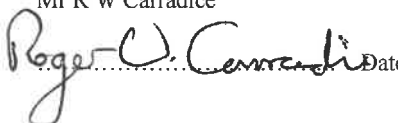
	<b>2025 Unrestricted funds £</b>	<b>2024 Unrestricted funds £</b>
<b>Cash funds</b>		
Barclays community account	37,057	42,812
Barclays high interest business account	<u>75,087</u>	<u>70,622</u>
	<u>112,144</u>	<u>113,434</u>

<b>Investment assets</b>	<b>Fund</b>	<b>Cost</b>	<b>Current Value</b>
3,651.09 Charities Official Investment Fund (COIF) income shares	Permanent Endowment	11,872	70,546
10,341 M&G Investment Charity Multi Asset income shares	Permanent Endowment	6,101	10,695
399.872 M&G Investment Charity Multi accumulation shares	Extraordinary Repair Fund	2,579	56,353
62 M&G Investment Charity Multi accumulation shares	Extraordinary Repair Fund	-	8,738
1,777.98 Charities Official Investment Fund (COIF) income shares	General Fund	5,561	34,354

<b>Assets for the charity's own use</b>	<b>Fund</b>	<b>Current Value</b>
1-10, Platten Grovem Morecambe Valued 4th May 1995	Permanent Endowment	200,000

<b>Current Liabilities</b>	<b>Fund</b>	<b>Amount due</b>	<b>2024</b>
Accountancy	General Fund	875	814

Approved by the Trustees and signed on their behalf by

Mr R W Carradice  

Trustee  
Date 14th April 2026

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**1 List of residents**

No. 1	Ms Yvonne Hutton
No. 2	Mr Peter Stevenson
No. 3	Mr Brian McCamley
No. 4	Mrs Patricia Brook
No. 5	Mrs Sylvia Dewar
No. 6	Mrs Maria Andersson
No. 7	Mrs Susan Dye
No. 8	Mr John McCamley
No. 9	Mr Nigel Andy Ford
No. 10	Mr Howard Harrison

**2 Investments**

	Investment Income		Market Value	
	2025	2024	2025	2024
	£	£	£	£
<b>Endowment funds</b>				
3,651.09 COIF Income shares	2,071	2,017	70,546	74,093
10,341 M&G Charity Multi Asset	440	419	10,695	9,600
<b>Extraordinary repair fund</b>				
462 M&G Charity Multi Asset	-	-	65,091	69,022
<b>General funds</b>				
1,777.98 COIF Income shares	1,009	982	34,354	36,081
	<u>3,519</u>	<u>3,418</u>	<u>180,686</u>	<u>188,795</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2024**

Xeinadin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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**PLATTEN AND BENSON ALMSHOUSE CHARITY**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Charity Registration Number** 500574

**Governing Document**

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The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, five of which are appointed by Lancaster City Council, are as follows:

**Chairman** Mr R W Carradice

**Other Members**  
Dame P Fielding  
Mrs S E Hodgson  
Mr C Hanna  
Mr A Sandham  
Mrs P Barker  
Rev L Vasey-Saunders  
Ms N Combe  
Dr P F Tynan – Appointed 06 March 2024  
Mrs L Belcher – Appointed 26 September 2024

**Appointed by**  
Lancaster City Council  
Councillor D Brookes  
Councillor R Redfern  
Councillor K Budden  
Councillor S McGregor – Resigned  
Councillor C Cozler – Resigned

**Bankers**  
Barclays Bank Plc  
38 Market Street  
Lancaster  
LA1 1HR

**Independent Examiner**  
S W Hinnigan FCA CTA  
Xeinaidin  
Dalton House  
9 Dalton Square  
Lancaster  
LA1 1WD

# PLATTEN AND BENSON ALMSHOUSE CHARITY

## ANNUAL REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### Objects, organisation and policies

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for "poor aged persons residing in the Borough of Morecambe and Heysham" and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

#### Reserves policy

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and any maintenance costs. Free reserves as at the year-end were £113,434 (2023 – £94,790).

#### Review of development, activity and achievements

Occupancy was 100% over the year. Minor repairs and maintenance were carried out as required. No extraordinary repairs or large scale projects were necessary.

Following an attempted burglary on one of the properties, security and safety of the whole site was reviewed with local police. This resulted in the installation of motion sensor lighting and simulated cameras in strategic positions, which has helped to reassure residents.

Some slightly more significant, but non-urgent works were identified as being necessary to address in the next financial year, and will be undertaken accordingly.

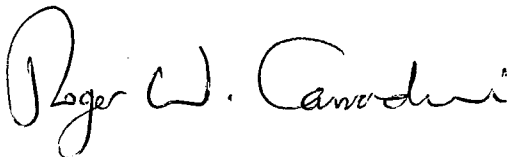
The charity has sufficient funds to meet its liabilities.

The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

#### Financial review

The market value of funds held in investments increased by 4.3% this year due to further improvement in the market generally.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.



Mr R W Carradice  
Trustee

Date: .....

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2024 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



S W Hinnigan FCA CTA  
Xeinaidin  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....17/4/2025.....

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**General Purposes Fund**

	Notes	£	2024	£	2023	£
<b>Income receipts</b>						
Amounts collected from residents				39,876		35,712
Investment Income						
Bank interest receivable		796			232	
Income from investments	2	<u>3,418</u>			<u>3,351</u>	
			4,214			3,583
<b>Total receipts</b>				<u>44,090</u>		<u>39,295</u>
<b>Total payments</b> (See Page 6)				<u>25,446</u>		<u>21,428</u>
<b>Net surplus/(deficit) for the year</b>				18,644		17,867
Cash and bank balances as at 31 December 2023				<u>94,790</u>		<u>76,923</u>
<b>Cash and bank balances as at 31 December 2024</b>				<u>113,434</u>		<u>94,790</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**General Purposes Fund**

	2024		2023	
	£	£	£	£
<b>Direct charitable expenditure</b>				
Property repairs	13,170		8,850	
Grass cutting and gardening	5,400		5,291	
Property insurance	1,357		1,324	
Water charges	3,659		2,293	
Council tax	-		967	
	<u>-</u>	23,585	<u>967</u>	18,725
<b>Other expenditure</b>				
Clerk to the trustees	-		1,340	
Management expenses	312		234	
Accountancy	1,019		720	
Subscriptions	353		343	
Sundry	89		-	
Motor and travel expenses	88		66	
	<u>88</u>	1,861	<u>66</u>	2,703
<b>Total payments</b>		<u>25,446</u>		<u>21,428</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Monetary assets</b>		
Barclays community account	42,812	68,382
Barclays high interest business account	<u>70,622</u>	<u>26,408</u>
Total for general purposes fund, as above	<u>113,434</u>	<u>94,790</u>

**Non-monetary assets**

**Permanent endowment**

Land and buildings used by the charity: 1-10, Platten Grove, Morecambe  
Market value at 4th May 1995: £200,000 (Freehold title vested in the Official Custodian for Charities)  
3,651.09 Charities Official Investment Fund (COIF) income shares (cost £11,872)  
10,341 M&G Investments Charity Multi Asset income shares (cost £6,101)

**Designated extraordinary repair fund**

571 M&G Investments Charity Multi Asset accumulation shares (cost £3,276)

**General Purposes Fund**

1,777.98 Charities Official Investment Fund (COIF) income shares (cost £5,561)

**Current Liabilities**

Accountancy	814	775
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Approved by the Trustees and signed on their behalf by



Mr R W Carradice

Trustee

..... Date

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**1 List of residents**

No. 1	Ms Yvonne Hutton
No. 2	Mr Peter Stevenson
No. 3	Mr Brian McCamley
No. 4	VACANT
No. 5	Mrs Sylvia Dewar
No. 6	Mrs Carolyn Fell
No. 7	Mrs Susan Dye
No. 8	Mr John McCamley
No. 9	Mr Nigel Andy Ford
No. 10	Mr Howard Harrison

**2 Investments**

	Investment Income		Market Value	
	2024	2023	2024	2023
	£	£	£	£
<b>Endowment funds</b>				
3,651.09 COIF Income shares	2,017	1,989	74,093	72,456
10,341 M&G Charity Multi Asset	419	393	9,600	9,288
<b>Extraordinary repair fund</b>				
571 M&G Charity Multi Asset	-	-	69,022	63,898
<b>General funds</b>				
1,777.98 COIF Income shares	982	969	36,081	35,284
	<u>3,418</u>	<u>3,351</u>	<u>188,795</u>	<u>180,926</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2023**

Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Charity Registration Number** 500574

**Governing Document**

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The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, five of which are appointed by Lancaster City Council, are as follows:

**Chairman** Mr R W Carradice

**Other Members** Dame P Fielding  
Mrs S E Hodgson  
Mr C Hanna  
Mr A Sandham  
Mrs P Barker  
Rev L Vasey-Saunders  
Ms N Combe

**Appointed by  
Lancaster City Council** Councillor D Brookes  
Councillor R Redfern  
Councillor K Budden  
Councillor S McGregor – appointed 11 May 2023  
Councillor C Cozler – appointed 11 May 2023

**Bankers** Barclays Bank Plc  
38 Market Street  
Lancaster  
LA1 1HR

**Clerk to the Trustees  
and Principal Address** Mr P E M Oglethorpe TD  
William Penny's  
Regent Street  
Lancaster  
LA1 1SG

**Independent Examiner** S W Hinnigan FCA CTA  
Scott & Wilkinson LLP  
Dalton House  
9 Dalton Square  
Lancaster  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Objects, organisation and policies**

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for “poor aged persons residing in the Borough of Morecambe and Heysham” and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

**Reserves policy**

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and any maintenance costs. Free reserves as at the year-end were £94,790 (2022 – £76,923).

**Review of development, activity and achievements**

The almshouses were occupied for the whole of the year. The Charity is not planning on expanding operations in the near future. Upgrading and repair works were undertaken in the year.

The charity has sufficient funds to meet its liabilities.

The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Financial review**

The market value of funds held in investments increased by 7.7% this year due to an improvement in the market generally and recovered the downturn seen last year.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.

Mr R W Carradice  
Trustee

Date: .....

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2023 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

S W Hinnigan FCA CTA  
Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**General Purposes Fund**

	Notes	£	2023 £	£	2022 £	£
<b>Income receipts</b>						
Amounts collected from residents				35,712		35,731
Investment Income						
Bank interest receivable			232		21	
Income from investments	2		3,351		3,308	
Resident contribution to repairs			-		350	
			<u>3,583</u>		<u>3,679</u>	
<b>Total receipts</b>			<u>39,295</u>			39,410
<b>Total payments (See Page 6)</b>				<u>21,428</u>		<u>28,656</u>
<b>Net surplus/(deficit) for the year</b>				17,867		10,754
Cash and bank balances as at 31 December 2022				<u>76,923</u>		<u>66,169</u>
<b>Cash and bank balances as at 31 December 2023</b>				<u>94,790</u>		<u>76,923</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**General Purposes Fund**

	2023		2022	
	£	£	£	£
<b>Direct charitable expenditure</b>				
Property repairs	8,850		16,795	
Grass cutting and gardening	5,291		4,854	
Property insurance	1,324		1,194	
Water charges	2,293		3,027	
Council tax	967		284	
		18,725		26,154
<b>Other expenditure</b>				
Clerk to the trustees	1,340		1,280	
Management expenses	234		234	
Accountancy	720		678	
Subscriptions	343		196	
Sundry	-		48	
Motor and travel expenses	66		66	
		2,703		2,502
<b>Total payments</b>		<b>21,428</b>		<b>28,656</b>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Monetary assets</b>		
Barclays community account	68,382	54,098
Barclays high interest business account	<u>26,408</u>	<u>22,825</u>
Total for general purposes fund, as above	<u>94,790</u>	<u>76,923</u>

**Non-monetary assets**

**Permanent endowment**

Land and buildings used by the charity: 1-10, Platten Grove, Morecambe  
Market value at 4th May 1995: £200,000 (Freehold title vested in the Official Custodian for Charities)  
3,651.09 Charities Official Investment Fund (COIF) income shares (cost £11,872)  
10,341 M&G Investments Charity Multi Asset income shares (cost £6,101)

**Designated extraordinary repair fund**

571 M&G Investments Charity Multi Asset accumulation shares (cost £3,276)

**General Purposes Fund**

1,777.98 Charities Official Investment Fund (COIF) income shares (cost £5,561)

**Current Liabilities**

Accountancy	775	725
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Approved by the Trustees and signed on their behalf by

Mr R W Carradice

Trustee

..... Date

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**1 List of residents**

No. 1	Ms Yvonne Hutton
No. 2	Mr Peter Stevenson
No. 3	Mr Brian McCamley
No. 4	Mrs Audrey Stalker
No. 5	Mrs Sylvia Dewar
No. 6	Mrs Carolyn Fell
No. 7	Mrs Susan Dye
No. 8	Mr John McCamley
No. 9	Mr Nigel Andy Ford
No. 10	Mr Howard Harrison

**2 Investments**

	<b>Investment Income</b>		<b>Market Value</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Endowment funds</b>				
3,651.09 COIF Income shares	1,989	1,981	72,456	66,358
10,341 M&G Charity Multi Asset	393	362	9,288	9,132
<b>Extraordinary repair fund</b>				
571 M&G Charity Multi Asset	-	-	63,898	60,163
<b>General funds</b>				
1,777.98 COIF Income shares	969	965	35,284	32,315
	<hr/>	<hr/>	<hr/>	<hr/>
	3,351	3,308	180,926	167,968
	<hr/>	<hr/>	<hr/>	<hr/>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2022**

Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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8	Notes to the Financial Statements

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Charity Registration Number** 500574

**Governing Document**

The Platten and Benson Almshouse Charity is registered with the Charity Commissioners (No. 500574) and constituted by a scheme of the Charity Commission dated 4 January 1974.

The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, six of which are appointed by Lancaster City Council, are as follows

<b>Chairman</b>	Mr R W Carradice
<b>Other Members</b>	Dame P Fielding Mrs S E Hodgson Mr C Hanna Mr A Sandham Mrs P Barker Rev L Vasey-Saunders Ms N Combe – appointed 11 October 2022
<b>Appointed by Lancaster City Council</b>	Councillor D Brookes Councillor R Redfern Councillor A Biddulph Councillor K Frea Councillor J Pritchard Councillor K Budden
<b>Bankers</b>	Barclays Bank Plc 38 Market Street Lancaster LA1 1HR
<b>Clerk to the Trustees and Principal Address</b>	Mr P E M Oglethorpe TD William Penny's Regent Street Lancaster LA1 1SG
<b>Independent Examiner</b>	S W Hinnigan FCA CTA Scott & Wilkinson LLP Dalton House 9 Dalton Square Lancaster LA1 1WD

# PLATTEN AND BENSON ALMSHOUSE CHARITY

## ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

### Objects, organisation and policies

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for "poor aged persons residing in the Borough of Morecambe and Heysham" and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

### Reserves policy

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and also any maintenance costs. Free reserves as at the year end were £76,924 (2021 – £66,169).

### Review of development, activity and achievements

The almshouses were occupied for the whole of the year. The Charity is not planning on expanding operations in the near future. Upgrading and repairs were undertaken in the year.

The charity has sufficient funds to meet its liabilities.

The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

### Financial review

The market value of funds held in investments decreased slightly this year due to a downturn in the market generally.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.



Mr R W Carradice  
Trustee

Date: 11<sup>th</sup> April 2023

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2022 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



S W Hinnigan FCA CTA  
Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: 17/4/23.....

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**General Purposes Fund**

	Notes	£	2022	£	£	2021	£
<b>Income receipts</b>							
Amounts collected from residents				35,731			36,583
Investment Income							
Bank interest receivable			21			2	
Income from investments	2	3,308				3,212	
Resident contribution to repairs			350			-	
				<u>3,679</u>		<u>-</u>	3,214
<b>Total receipts</b>				<u>39,410</u>			39,797
<b>Total payments</b> (See Page 6)				<u>28,656</u>			<u>16,890</u>
<b>Net surplus/(deficit) for the year</b>				10,754			22,907
Cash and bank balances as at 31 December 2021				<u>66,169</u>			<u>43,262</u>
<b>Cash and bank balances as at 31 December 2022</b>				<u>76,923</u>			<u>66,169</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**General Purposes Fund**

	2022		2021	
	£	£	£	£
<b>Direct charitable expenditure</b>				
Property repairs	16,795		5,445	
Grass cutting and gardening	4,854		4,837	
Property insurance	1,194		1,111	
Water charges	3,027		2,991	
Council tax	284			
	<u>284</u>	26,154	<u></u>	14,384
<b>Other expenditure</b>				
Clerk to the trustees	1,280		1,215	
Management expenses	234		312	
Accountancy	678		660	
Subscriptions	196		187	
Sundry	48		44	
Motor and travel expenses	66		88	
	<u>66</u>	2,502	<u>88</u>	2,506
<b>Total payments</b>		<u>28,656</u>		<u>16,890</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Monetary assets</b>		
Barclays community account	54,098	46,673
Barclays high interest business account	<u>22,825</u>	<u>19,496</u>
Total for general purposes fund, as above	<u>76,923</u>	<u>66,169</u>

**Non-monetary assets**

**Permanent endowment**

Land and buildings used by the charity: 1-10, Platten Grove, Morecambe  
Market value at 4th May 1995: £200,000 (Freehold title vested in the Official Custodian for Charities)  
3,651.09 Charities Official Investment Fund (COIF) income shares (cost £11,872)  
10,341 M&G Investments Charity Multi Asset income shares (cost £6,101)

**Designated extraordinary repair fund**

571 M&G Investments Charity Multi Asset accumulation shares (cost £3,276)

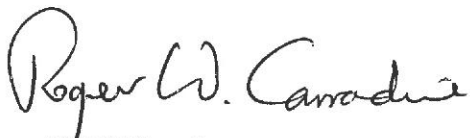
**General Purposes Fund**

1,777.98 Charities Official Investment Fund (COIF) income shares (cost £5,561)

**Current Liabilities**

Accountancy	725	690
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Approved by the Trustees and signed on their behalf by



MFR W Carradice

Trustee

11<sup>th</sup> April 2023..... Date

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1 List of residents**

No. 1	Ms Yvonne Hutton
No. 2	Vacant
No. 3	Mr Brian McCamley
No. 4	Mrs Audrey Stalker
No. 5	Mrs Sylvia Dewar
No. 6	Mrs Carolyn Fell
No. 7	Mrs Susan Dye
No. 8	Mr John McCamley
No. 9	Mr Andy Ford
No. 10	Mr Howard Harrison

**2 Investments**

	<b>Investment Income</b>		<b>Market Value</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Endowment funds</b>				
3,651.09 COIF Income shares	1,981	1,931	66,358	75,090
10,341 M&G Charity Multi Asset	362	341	9,132	9,425
<b>Extraordinary repair fund</b>				
571 M&G Charity Multi Asset	-	-	60,163	59,691
<b>General funds</b>				
1,777.98 COIF Income shares	965	940	32,315	36,567
	<hr/>	<hr/>	<hr/>	<hr/>
	3,308	3,212	167,968	180,772
	<hr/>	<hr/>	<hr/>	<hr/>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2021**

Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**Charity Registration Number**                      500574

**Governing Document**

The Platten and Benson Almshouse Charity is registered with the Charity Commissioners (No. 500574) and constituted by a scheme of the Charity Commission dated 4 January 1974.

The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, six of which are appointed by Lancaster City Council, are as follows:

<b>Chairman</b>	Mr R W Carradice
<b>Other Members</b>	Dame P Fielding Mrs S E Hodgson Rev C Newlands – resigned 31 March 2021 Mr C Hanna Mr A Sandham Mrs P Barker Rev L Vasey-Saunders – appointed 12 October 2021
<b>Appointed by Lancaster City Council</b>	Councillor D Brookes Councillor R Redfern Councillor A Biddulph Councillor K Frea Councillor J Pritchard Councillor K Budden
<b>Bankers</b>	Barclays Bank Plc 38 Market Street Lancaster LA1 1HR
<b>Clerk to the Trustees and Principal Address</b>	Mr P E M Oglethorpe TD William Penny's Regent Street Lancaster LA1 1SG
<b>Independent Examiner</b>	S W Hinnigan FCA CTA Scott & Wilkinson LLP Dalton House 9 Dalton Square Lancaster LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**Objects, organisation and policies**

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for "poor aged persons residing in the Borough of Morecambe and Heysham" and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

**Reserves policy**

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and also any maintenance costs. Free reserves as at the year end £65,479 (2020 – £43,262).

**Review of development, activity and achievements**

The almshouses were occupied for the whole of the year. The Charity is not planning on expanding operations in the near future. Upgrading and repairs were undertaken in the year.

The charity has sufficient funds to meet its liabilities.

The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Financial review**

The market value of funds held in investments increased slightly this year due to an upturn in the market generally.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.



Mr R W Carradice  
Trustee

Date: 12<sup>th</sup> April 2022

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2021 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



S W Hinnigan FCA CTA  
Scott & Wilkinson  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: .....14/4/2022.....

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**General Purposes Fund**

	Notes	£	2021	£	£	2020	£
<b>Income receipts</b>							
Amounts collected from residents				<b>36,583</b>			38,651
Investment Income							
Bank interest receivable			<b>2</b>			11	
Income from investments	2		<b>3,212</b>			3,177	
				<b>3,214</b>			3,188
				<hr/>		<hr/>	
<b>Total receipts</b>				<b>39,797</b>			41,838
<b>Total payments</b> (See Page 6)				<b>16,890</b>			<b>32,565</b>
<b>Net surplus/(deficit) for the year</b>				<b>22,907</b>			9,273
Cash and bank balances as at 31 December 2020				<hr/>		<hr/>	33,989
<b>Cash and bank balances as at 31 December 2021</b>				<b>66,169</b>			<b>43,262</b>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**General Purposes Fund**

	<b>2021</b>		<b>2020</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Direct charitable expenditure</b>				
Property repairs	5,445		21,241	
Grass cutting and gardening	4,837		5,040	
Property insurance	1,111		1,080	
Water charges	<u>2,991</u>		<u>2,980</u>	
		14,384		30,340
<b>Other expenditure</b>				
Clerk to the trustees	1,215		1,200	
Management expenses	312		60	
Accountancy	660		648	
Subscriptions	187		182	
Sundry	44		-	
Motor and travel expenses	<u>88</u>		<u>135</u>	
		<u>2,506</u>		<u>2,225</u>
<b>Total payments</b>		<u><b>16,890</b></u>		<u><b>32,565</b></u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2021**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Monetary assets</b>		
Barclays community account	46,673	26,980
Barclays high interest business account	<u>19,496</u>	<u>16,282</u>
Total for general purposes fund, as above	<u>66,169</u>	<u>43,262</u>
 <b>Non-monetary assets</b>		
 <b>Permanent endowment</b>		
Land and buildings used by the charity: 1-10, Platten Grove, Morecambe Market value at 4th May 1995: £200,000 (Freehold title vested in the Official Custodian for Charities) 3,651.09 Charities Official Investment Fund (COIF) income shares (cost £11,872) 10,341 M&G Investments Charity Multi Asset income shares (cost £6,101)		
 <b>Designated extraordinary repair fund</b>		
571 M&G Investments Charity Multi Asset accumulation shares (cost £3,276)		
 <b>General Purposes Fund</b>		
1,777.98 Charities Official Investment Fund (COIF) income shares (cost £5,561)		
 <b>Current Liabilities</b>		
Accountancy	690	670

Approved by the Trustees and signed on their behalf by



Mr R W Carradice

Trustee

12<sup>th</sup> April 2022 ..... Date

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1 List of residents**

No. 1	Ms Yvonne Hutton
No. 2	Mrs Joan Wallace
No. 3	Mr Brian McCamley
No. 4	Mrs Audrey Stalker
No. 5	Mrs Sylvia Dewar
No. 6	Mrs Carolyn Fell
No. 7	Mrs Susan Dye
No. 8	Mr John McCamley
No. 9	Mr Andy Ford
No. 10	Vacant

**2 Investments**

	<b>Investment Income</b>		<b>Market Value</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Endowment funds</b>				
3,651.09 COIF Income shares	1,931	1,893	75,090	65,761
10,341 M&G Charity Multi Asset	341	362	9,425	8,647
<b>Extraordinary repair fund</b>				
571 M&G Charity Multi Asset	-	-	59,691	52,743
<b>General funds</b>				
1,777.98 COIF Income shares	940	922	36,567	32,024
	<u>3,212</u>	<u>3,177</u>	<u>180,772</u>	<u>159,175</u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

England & Wales - Charity number 500574

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# Accounts

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**PLATTEN AND BENSON  
ALMSHOUSE CHARITY  
ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2020**

Scott & Wilkinson LLP  
Chartered Accountants  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

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**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**PLATTEN AND BENSON ALMSHOUSE CHARITY  
LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Charity Registration Number** 500574

**Governing Document**

The Platten and Benson Almshouse Charity is registered with the Charity Commissioners (No. 500574) and constituted by a scheme of the Charity Commission dated 4 January 1974.

The Charity is administered and managed by the Trustees of Lancaster Charity (No. 213461) under a variation of the scheme dated 10 December 1981.

**Trustees**

The Trustees, six of which are appointed by Lancaster City Council, are as follows:-

Chairman

Mr R W Carradice

Other Members

Dame P Fielding  
Mrs S E Hodgson  
Rev C Newlands  
Mr J Gilbert – deceased March 2020  
Mr C Hanna  
Mr A Sandham  
Mrs P Barker

Appointed by  
Lancaster City Council

Councillor D Brookes  
Councillor R Redfern  
Councillor A Biddulph  
Councillor K Frea  
Councillor J Pritchard  
Councillor K Budden

**Bankers**

Barclays Bank Plc  
38 Market Street  
Lancaster  
LA1 1HR

**Clerk to the Trustees  
and Principal Address**

Mr P E M Oglethorpe TD  
William Penny's  
Regent Street  
Lancaster  
LA1 1SG

**Independent Examiner**

S W Hinnigan FCA CTA  
Scott & Wilkinson LLP  
Dalton House  
9 Dalton Square  
Lancaster  
LA1 1WD

## **PLATTEN AND BENSON ALMSHOUSE CHARITY**

### **ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 DECEMBER 2020**

##### **Objects, organisation and policies**

The Charity was founded for the benefit of the people of Morecambe. Councillor Benson and Councillor Platten gifted the money which built the first almshouses known as 1-8, Platten Grove, Morecambe. Since then the Charity has built two further properties - Nos. 9 and 10, Platten Grove.

The object of the Charity, for the public benefit, is to provide housing for "poor aged persons residing in the Borough of Morecambe and Heysham" and to apply any surplus income for the benefit of the almspeople in such a manner as the Trustees think fit.

The residents are expected to contribute towards the cost of maintaining the almshouses and essential services.

The day to day running of the Charity is done through the Clerk to the Trustees.

##### **Reserves policy**

The charity maintains sufficient free reserves to enable them to cover one year's fixed and administrative expenses and also any maintenance costs. Free reserves as at the year end £43,262 (2019 – £33,339).

##### **Review of development, activity and achievements**

The almshouses were occupied for the whole of the year. The Charity is not planning on expanding operations in the near future. Upgrading and repairs were undertaken in the year.

The charity has sufficient funds to meet its liabilities.

The trustees consider that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

##### **Financial review**

The market value of funds held in investments increased slightly this year due to an upturn in the market generally.

There are still sufficient amounts held in the funds to comply with the requirement in the Governing Document for an Extraordinary Repair Fund for the purpose of providing for the extraordinary repair, improvement or rebuilding of almshouses belonging to the Charity.

Mr R W Carradice  
Trustee



Date: ...12<sup>th</sup> March 2021.....

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE PLATTEN AND BENSON  
ALMSHOUSE CHARITY**

I report to the charity trustees on my examination of the accounts of the charity for the for the year ended 31 December 2020 set out on pages 5 to 8.

**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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



S W Hinnigan FCA CTA  
Scott & Wilkinson LLP  
Dalton House  
9 Dalton Square  
LANCASTER  
LA1 1WD

Date: 13/03/21.....

**PLATTEN AND BENSON ALMSHOUSE CHARITY  
RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

General Purposes Fund	Notes	2020 £	2019 £
<b>Income receipts</b>			
Amounts collected from residents		38,651	35,831
Investment Income			
Bank interest receivable		11	22
Income from investments	2	3,177	3,121
Proceeds from disposal of investment (Extraordinary repair fund)		-	-
<b>Total receipts</b>		41,838	38,974
<b>Total payments (See Page 6)</b>		32,565	29,472
<b>Net surplus/(deficit) for the year</b>		9,273	9,502
Cash and bank balances as at 31 December 2019		33,989	24,487
<b>Cash and bank balances as at 31 December 2020</b>		43,262	33,989

**PLATTEN AND BENSON ALMSHOUSE CHARITY  
RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020		2019	
	£	£	£	£
<b>General Purposes Fund</b>				
<b>Direct charitable expenditure</b>				
Property repairs	21,241		18,304	
Grass cutting and gardening	5,040		4,680	
Property insurance	1,080		1,142	
Water charges	2,980		3,102	
		<u>30,340</u>		<u>27,228</u>
<b>Other expenditure</b>				
Telephone	60		60	
Clerk to the trustees	1,200		1,175	
Accountancy	648		630	
Subscriptions	182		179	
Motor and travel expenses	135		200	
		<u>2,225</u>		<u>2,244</u>
<b>Total payments</b>		<u><b>32,565</b></u>		<u><b>29,472</b></u>

**PLATTEN AND BENSON ALMSHOUSE CHARITY  
STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2020**

	2020 £	2019 £
<b>Monetary assets</b>		
Barclays community account	26,980	20,895
Barclays high interest business account	16,282	13,094
Total for general purposes fund, as above	<u>43,262</u>	<u>33,989</u>

**Non-monetary assets**

**Permanent endowment**

Land and buildings used by the charity: 1-10, Platten Grove, Morecambe  
Market value at 4th May 1995: £200,000 (Freehold title vested in the Official Custodian for Charities)  
3,651.09 Charities Official Investment Fund (COIF) income shares (cost £11,872)  
10,341 M&G Investments Charity Multi Asset income shares (cost £6,101)

**Designated extraordinary repair fund**

571 M&G Investments Charity Multi Asset accumulation shares (cost £3,276)

**General Purposes Fund**

1,777.98 Charities Official Investment Fund (COIF) income shares (cost £5,561)

**Current Liabilities**

Accountancy	670	650
Total current liabilities	<u>670</u>	<u>650</u>

Approved by the Trustees and signed on their behalf by

  
 Mr R W Carradice  
 12<sup>th</sup> March 2021  
 Date

Trustee

**PLATTEN AND BENSON ALMSHOUSE CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 List of residents**

- No. 1 Mr Robert Wallace
- No. 2 Mrs Joan Wallace
- No. 3 Mr Brian McCamley
- No. 4 Mrs Audrey Stalker
- No. 5 Mrs Sylvia Dewar
- No. 6 Mr and Mrs Tony and Carolyn Feil
- No. 7 Mrs Susan Dye
- No. 8 Mr John McCamley
- No. 9 Mr Andy Ford
- No. 10 Mr William Harwood

**2 Investments**

	Investment Income		Market Value	
	2020	2019	2020	2019
	£	£	£	£
<b>Endowment funds</b>				
3,651.09 COIF Income shares	1,893	1,855	65,761	61,808
10,341 M&G Charity Multi Asset	362	362	8,647	9,345
<b>Extraordinary repair fund</b>				
571 M&G Charity Multi Asset	-	-	52,743	54,476
<b>General funds</b>				
1,777.98 COIF Income shares	922	904	32,024	30,099
	<u>3,177</u>	<u>3,121</u>	<u>159,175</u>	<u>155,728</u>