**JOSEPH CHARIOTTS CHARITY**

**Trustees Annual report for the year ended 31 December 2025**

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**Joseph Chariots Charity**

**Trustees Annual report for the year ended 31 December 2025**

## Activities in the year

The property was maintained throughout the year from the monies collected from the maintenance charges to the residents. The property was fitted with secondary double glazing during the year as part of ongoing refurbishment.

Financial review
In the year to 31st December 2025, a surplus of £961 was achieved against a budget of £5,215.

**Richard Seguin**
**Chairman**

## Charity information

Charity number 205312
Correspondence Address: 63 Clifton Rise, Windsor, SL4 5SX

**Trustees:**
Richard Seguin (Chairman)
Colin Shearer
Lesley Sherwood
Anthony Mundye

Trustees are volunteers from the United Reformed Church, Windsor

The charity is governed by the Scheme of 17th November 1981 and its charitable objects are:

Provision of Almshouses for persons in conditions of need hardship and distress who are inhabitants of Windsor with a preference for such persons who are adherents of the United Reformed Church.
Maintenance of Almshouses belonging to the Charity.
Benefit of Alms people.

CHARITY NO: 205312

# JOSEPH CHARIOTTS CHARITY

## Receipts and Payments for the year to 31st December 2025

| | Total period ended 31 December 2025 | BUDGET Dec 2025 | Total year ended 31 December 2024 |
|---|---|---|---|
| | £ | £ | £ |
| **GENERAL FUND** | | | |
| **Receipts** | | | |
| Residents' contributions | 23,720.00 | 23,720.00 | 22,740.00 |
| Other | | | |
| COIF | 616.76 | 600.00 | 600.56 |
| M & G | 85.47 | 81.00 | 81.45 |
| JPM High Inc | 478.12 | 454.00 | 454.16 |
| JPM - Claverhouse | 3,011.40 | 2,772.00 | 2,961.00 |
| NS&I | - | - | 52.14 |
| NatWest deposit | 1,201.33 | - | 705.94 |
| **Total Receipts** | 29,113.08 | 27,627.00 | 27,595.25 |
| **Payments** | | | |
| Property running costs | | | |
| Electricity | 372.00 | 403.00 | 403.00 |
| Gas | 2,191.94 | 3,900.00 | 5,124.75 |
| Water services | 1,048.00 | 946.00 | 541.00 |
| Insurance | 1,331.32 | 1,313.00 | 1,313.01 |
| Site Manager | 1,350.00 | 1,460.00 | 1,170.00 |
| General Repairs and maintenance | 1,307.40 | 5,100.00 | 2,840.80 |
| Cleaning | 140.00 | 420.00 | 420.00 |
| Gardening | 955.00 | 1,450.00 | 1,379.33 |
| Window cleaning | 120.00 | 120.00 | 90.00 |
| Management and administration | | | |
| Misc administration | 1,241.50 | 915.00 | 829.50 |
| **Cyclical maintenance** | | | |
| Refurbishment | 6,894.06 | 6,385.00 | 9,536.00 |
| **Total Payments** | 16,951.22 | 22,412.00 | 23,647.39 |
| **Net Receipts/(Payments)** | 12,161.86 | 5,215.00 | 3,947.86 |
| **Extraordinary repair fund** | | | |
| Transfer in (out) | 11,201.33 | - | 34,255.94 |
| | 47,208.47 | 34,012.00 | 71,387.19 |
| **TOTAL RECEIPTS/(PAYMENTS)** | 960.53 | 5,215.00 | (30,308.08) |
| **Cash funds brought forward from last year** | 30,544.15 | 30,544.15 | 60,852.23 |
| **NET FUNDS AT END OF PERIOD** | 31,504.68 | 35,759.15 | 30,544.15 |
| **Unrealised gain in market value of investments** | 15,054.80 | | 857.72 |

## JOSEPH CHARIOTTS CHARITY

| | ACTUAL | PRIOR YEAR |
|---|---|---|
| **ASSETS** | 31 December 2025<br>£ | 31 December 2024<br>£ |
| **Property** (nominal value) | 1.00 | 1.00 |
| **Investment Assets (Market Value)** | | |
| **Extraordinary repair fund** | | |
| JPM Claverhouse | 72,744.00 | 59,136.00 |
| JPM High Income | 13,663.64 | 11,373.76 |
| M&G | 2,079.78 | 1,866.81 |
| COIF | 21,005.80 | 22,061.86 |
| **Total investments** | 109,493.23 | 94,438.43 |
| **Cash Funds (Unrestricted General Fund)** | | |
| Operational fund | | |
| Current A/c | 31,504.68 | 30,544.15 |
| Cyclical maintenance fund | | |
| Deposit a/c | 45,457.27 | 34,255.94 |
| | 76,961.95 | 64,800.09 |
| **Total assets** | 186,456.18 | 159,239.52 |

Signed on behalf of the Trustees on: 7th April 2026

R Seguin (Chairman)

I confirm that the figures on pages 1 and 2 are in accordance with the accounting records and supporting documentation

P Carter P Carter

Date 8/6/2026

## Report of the Independent Examiner to the Trustees of the Joseph Chariott's Charity

I report on the accounts of the Trust for the year ended 31st December 2025 which are set out attached.

## Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts. You, as the Charity's Trustees, consider that an audit is not required for the year under section 145 of the Charities Act 2011 but that an independent examination is needed under that 2011 Act.
It is my responsibility:

1) To examine the accounts under section 145 of the 2011 Act;

2) To follow the procedures laid down in the general directions of the Charity Commissioners under section 145 (5) (b) of the 2011 Act and

3) To state whether particular matters have come to my attention

## Basis of Independent Examiner's Report

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

## Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

(a) to keep accounting records in accordance with Section 130 of the 2011 Act; and

(b) to prepare accounts in accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

Mrs P Carter

SIGNED and DATED 8th June 2026