
John Sayer Almshouses

Trustees' Annual Report for the year ended 31 December 2024

Reference and Administrative Information

John Sayer Almshouses is registered with the Charity Commission with number 208191 under the Scheme of 26 March 2007 as amended on 23 November 2021, 26 April 2022 and 22 November 2022. The address for correspondence is: 11 Kingsdale Road, Berkhamsted HP4 3BS.

The current Charity is formed from a group of ten individual charities (charities founded by Martha Deere, Revd George Nugent, Elizabeth Nugent, John Sayer, Richard Balshaw, Francis Combe, Revd John Crofts, Elizabeth Craddock, Revd John Jeffreys and The Church Lands Charity) which were combined in 2007.

Charitable Objects, Activities, Achievements, Financial Review

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities, and that they have considered the financial circumstances of the charity at the end of the reporting period.

As shown by the financial information on the following pages, the running of almshouses is the principal activity. The four almshouses at 235, 237, 239, and 241 High Street, Berkhamsted were built under a bequest in the will dated 2 July 1681 of John Sayer, who was the Head Cook to King Charles II, and which was augmented by his widow. Originally there were twelve rooms designed for the habitation of six poor widows who had lived for at least ten years in Berkhamsted or Northchurch, and were "of good fame, constant frequenters of divine service as by law established in the Church of England, and aged 55 years at the least". The current Scheme gives the eligibility for almshouse residence as "single women in need who are Christians (with a preference for members of the Church of England) and who are resident in or have connections with the area of benefit (the town of Berkhamsted and its surrounding area)." The trustees formally applied in March 2024 to the Charity Commission to broaden the scope of the charity to be "single women in need who are resident in or have connections with the area of benefit".

The property is a Grade II listed building. Three of the four almshouses are currently occupied.

At the start of 2024, only two of the four units were occupied. There was a problem with damp, and the gutters needed to be replaced. Unit 241 was also in need of significant building work and complete refurbishment and cannot be occupied until this work has been completed.

In the summer of 2024, we again held two open days and had more than 500 visitors (exceeding 2024 visitor numbers). Our residents were pleased to open their homes and to talk to members of the public about living in the almshouses. The public were delighted to see inside the building that they pass every day. The open days raised more than £2,000 in donations and again helped to raise and reinforce our profile in the town. We also raised funds for the almshouses by joining the local scouts to provide breakfast for a parent-and-pupil sleep-out/camping event at Greenway School, and parking at the Aldbury Fete. We would also like to thank a number of private donations from very generous local residents.

Having completed the re-pointing work, and replaced the guttering, we remain determined to find the funding to pay for the work needed to make unit 241 habitable again. We have Listed Building Consent for heritage refurbishment work in unit 241 and have found a suitable builder who has provided the quote for the work.

However, we lack the £100,000+ needed, which would pay for new lime plaster, structural work to the roof, a new lath and plaster ceiling, as well as a new kitchen, bathroom, rewiring and decoration. The cost is much more than it would be in a modern home as the almshouses are grade 2 listed. It is crucial that this work is completed as soon as possible so that 241 can be occupied by someone in need in our community. In 2025, with an expected change in the objectives (removing the Christian criteria), we have started investigating the possibility of National Lottery funding.

Governance and Management

There are up to nine trustees: three ex-officio (the Rector and the two Churchwardens or their nominated representatives) and six co-optative, appointed by resolution of the Trustees for a term of five years. They meet at least twice a year.

The Trustees during 2024 and until the date of approval of this report were:

Ex-officio:

Rector: Rev Stuart Owen

Churchwarden: *Nominated Representative* Diane Skidmore

Churchwarden: Tim Hennessey

Co-optive:

Richard Currie

Nicola Beadle

Ted Hatley

Emma Williams

Peter Shell

Sandra Kurth

The Clerk to the Trustees is Hilary Armstrong.

Approved by the Trustees on 14/10/25 and signed on their behalf by



Richard Currie
Chairman of the Trustees
John Sayer Almshouses

John Sayer Almshouses

Report of the Independent Examiner for the year ended 31 December 2024

Independent Examiner's Report to the Trustees of John Sayer Almshouses

I report to the trustees on my examination of the accounts of John Sayer Almshouses (the Trust) for the year ended 31st December 2024.

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement - matter of concern identified

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 Trust 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.

Note 6 to the accounts sets out the Trustees' estimate of expenditure currently required to keep the occupied properties in a suitable condition and to make the currently unoccupied property suitable for occupation. The charity does not currently have access to funds to meet this expenditure nor to make provision for future maintenance costs.

In my opinion this indicates a material uncertainty that may cast significant doubt on the charity's ability to meet its continuing obligations under the Scheme and on its continuing existence.

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.

Signed: 

Name: ELLUON RIDDLE

Address: PEDLARS OAK, IVY HOUSE LANE, BERKHAMSTED, HP4 2PP

Date: 14-10-2025

John Sayer Almshouses

Receipts and Payments Account for the year ended 31 December 2024

Receipts

	2024	2023
	£	
	General Fund (unrestricted)	
Maintenance Contributions	28,323	13,541
Dividends	1,517	1,496
Bank Interest	229	12
Administration recharges	360	0
Donations and fundraising	6,806	8,051
Grants	0	25,000
Withdrawal from investment (COIF units)	0	1,500
Gift Aid	1,193	310
	38,428	49,910

Payments

Management charges	(6,775)	(3,036)
Maintenance charges	(9,995)	(3,495)
Communal projects	(2,044)	(2,910)
Cyclical maintenance	0	0
Major refurbishment	(120)	(29,232)
Vacancy costs	(3,163)	(1,728)
	(21,978)	(40,401)

Net receipts / (payments) for the year	16,251	9,510
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Cash balances

last year end	11,563	2,054
this year-end	11,753	11,563

John Sayer Almshouses

Statement of Assets and Liabilities at 31 December 2024

Monetary Assets				2024	2023
General Fund (unrestricted)					
				£	
CAF current account				3,694	11,563
CAF gold account				8,059	0
CCLA Deposit Fund held at this year-end				16,141	0
				27,894	11,563
Non-Monetary Assets					
CCLA COIF Accumulation Units				2024	2023
	Cyclical Maintenance Fund (unrestricted / designated)	Extrodinary Repair Fund (unrestricted / designated)	241 Restoration Fund (restricted)		
value at last year end	0	21,310	3,753	25,063	23,555
purchases	4,176	2,556	0	6,732	150
sold in year (proceeds to general fund))	0	0	0	0	(1,500)
increase/(decrease) in valuation	40	1,152	203	1,395	2,858
value at this year-end	4,216	25,018	3,956	33,190	25,063
CCLA COIF Income Units					
Permanent Endowment Fund					
COIF income units				2024	2023
<i>(2746 units)</i>					
value at last year end				54,494	49,838
increase/(decrease) in valuation				1,231	4,656
value at this year-end				55,725	54,494

Freehold land and buildings

Four almshouses at 235-241 (odd) High Street Berkhamsted

Liabilities

The trustees are not aware of any material liabilities as of 31 December 2023.

Approved by the Trustees on 14/10/25 signed on their behalf by:



Richard Currie (Chairman)



Hilary Armstrong (Clerk)

John Sayer Almshouses

Notes to Accounts for the year ended at 31 December 2024

1. The accounts are prepared on the receipts and payments basis in accordance with the Charities Act 2022. They do not reflect accruals or prepayments.
2. A '241 Restoration Fund' was opened in 2022 as a restricted fund to manage monies for the building work needed in unit 241. During 2024 this fund has not been used but holds the balance of a grant given specifically for the restoration of this unit.
3. COIF Charities Investment Fund income and accumulation units are shown at their bid (selling) valuation at the year-end.
4. The COIF accumulation units have previously been held exclusively as an Extraordinary Repair Fund originally set up under paragraph 28 of the Charity Commission Scheme dated 31 March 1965, to provide for the extraordinary repair, improvement or rebuilding of the almshouses
5. A new COIF accumulation unit account was set up to hold the Cyclical Maintenance Fund in line with recommendations from the Almshouse Association.
6. The rebate given to certain almshouse residents is shown as a line on the management charges. This had previously been deducted from WMC income.
7. Grants and donations were received were as follows:

	2024	2023
Grants		
Almshouse Association for guttering and repointing	<u>0</u>	<u>25,000</u>
	0	25,000
Donations and fundraising		
Masonic Charitable Foundation	0	500
Berkhamsted Parochial Charities	0	500
Potten End WI	954	
Car parking	726	
Scouts breakfast	226	
Individual donations	2,096	3,500
Open Days	1,589	2,409
Festival of Light	32	246
Dragons Apprentice	890	
Legion Ladies	183	
U3A	109	
Other	1	896
	<u>6,806</u>	<u>8,051</u>

8. Management charges were as follows:

	2023	2023
Clerk/Administration costs	(1,591)	(1,336)
Insurance	(1,640)	(1,423)
Almshouse Association	(275)	(277)
WMC Rebates	(3,269)	0
	<u>(6,775)</u>	<u>(3,036)</u>

9. Maintenance charges were as follows:

Extraordinary Repair Fund Units	(2,556)	(200)
Transfer to Cyclical Maintenance Fund	(4,176)	0
Garden maintenance	(732)	(908)
Fire alarm testing and monitoring	(740)	(780)
Boiler maintenance & gas safety checks	(492)	(456)
TV licences	(8)	(8)
Lifeline alarm rentals	(378)	(360)
Water rates	(402)	(405)
Routine maintenance	(512)	(378)
	<u>(9,995)</u>	<u>(3,495)</u>

10. Communal projects were as follows:

Professional services	(2,044)	0
Door locks	0	(2,745)
EPGs	0	(165)
	<u>(2,044)</u>	<u>(2,910)</u>

11. Cyclical refurbishment charges were as follows:

235 Cyclical Maintenance	0	0
237 Cyclical Maintenance	0	0
239 Cyclical Maintenance	0	0
	<u>0</u>	<u>0</u>

12. Major refurbishment costs were:

	2024	2023
241 Surveyor	(120)	
Repainting project	0	(16,344)
Gutters	0	(12,888)
	<u>(120)</u>	<u>(29,232)</u>

13. Vacancy costs were as follows:

235 council tax, electric, gas	0	(10)
239 council tax, electric, gas	0	0
241 council tax, electric, gas	<u>(3,163)</u>	<u>(1,718)</u>
	<u>(3,163)</u>	<u>(1,728)</u>