CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01.01.2025 Period start date
To 31.12.2025 Period end date

Charity name: The Bannatyne and Hines Almshouses

Charity registration number: 211866

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**Providing accommodation for elderly people on low income**
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	**Providing low cost accommodation for elderly people with connection to Aldham or surrounding villages**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**This is to confirm that the trustees have fully followed the guidances issued by the Charity Commission on public benefit**

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	**The Charity does not provide grants**
Policy on social investment including program related investment	Para 1.38	**The Charity does not provide social investments**
Contribution made by volunteers	Para 1.38	**The Charity does not have volunteers (except Trustees)**
Other		**N/A**

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	**Charity has provided low cost accommodation to elderly people on low income from local area.** **The charity has seven properties and at present 8 residents.** **The charity ensures that all properties are well maintained and suitable for elderly people.**

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**Very stable financial position**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**For future renovation and refurbishment work on the properties**
Amount of reserves held	Para 1.22	**£38,000**
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	**N/A**

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	**Almshouses residents contributions**
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	**None**
Other		

Structure, Governance and Management

Description of charity's trusts:		**Unincorporated charity**
Type of governing document (trust deed, royal charter)	Para 1.25	**Trust deed**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**Unincorporated**
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	**New Trustees are interviewed and selected by the existing Trustees**

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	The Bannatyne and Hines Almshouses
Other name the charity uses	N/A
Registered charity number	211866
Charity's principal address	c/o 6 Church Grove, Aldham Colchester CO6 3SA

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	Sally Green	Chair		
2	Susan Clare Kingham			
3	Lindsay Rachel Gough			
4				
5				
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7				
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9				
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17				
18				
19				
20				

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

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)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

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)	Sally Green	
Position (eg Secretary, Chair, etc)	Chair	
Date	31.08.2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
The Bannatyne and Hines Almshouses	211866

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01.01.2025		31.12.2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Residents contributions	31,773	-	-	31,773	30,246
Leeds B.S.	153	-	-	153	28
M&G Investments	3,966	-	-	3,966	666
Amazon	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	35,891	-	-	35,891	30,939
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	35,891	-	-	35,891	30,939
A3 Payments					
Operating expenses	10,776	-	-	10,776	10,947
		-	-	-	
		-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	10,776	-	-	10,776	10,947
A4 Asset and investment purchases, (see table)					
M&G Investments		-	-	-	20,000
	-	-	-	-	
Sub total	-	-	-	-	20,000
Total payments	10,776	-	-	10,776	30,947
Net of receipts/(payments)	25,115	-	-	25,115	- 8
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	25,115	-	-	25,115	- 8

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Co-op Bank	83,018	-	-
			-	-
		-	-	-
	Total cash funds	83,018	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
M&G Investments	Charity Multi Asset	-	28,145
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
S. Green	Mrs Sally Green	31/09/2026

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

Charity Name
The Bannatyne and Hines Almshouses

On accounts for the year ended 31 December 2025 | **Charity no (if any)** 211866

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 31/12/2022.

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: R Lesli **Date:** 08-10-26

Name: ROBERT LORNE LESLIE

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

Address: LYTHGO, CHAPEL LANE, WEST BERGHOLT, COLCHESTER, ESSEX, CO6 3EF

Section B	Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.