Registered Charity 212296

ALMSHOUSE CHARITIES

TRUSTEE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES

The trustees present their annual report and the financial statements of the charity for the year ended 31 December 2025

Reference and Administrative Details of the Charity, it's Trustees and Advisers

Trustees during the Year

Mr P R Barlow (Chairman)
Mrs P Chapman
Mr R Cullum
Mrs S Howell
Revd Dr J Pritchard
Mrs S Wilson

The charity is the consolidation of the following:

The charity of Thomas Greene (1491)
Bridge Street Almshouses charity (1507)
The charity of George Almond (1627)
The charity of Catherine Barnardiston for bread (1632)
The charity of Catherine Barnardiston for preacher and other purposes (1681)
The charity of Charlotte King (1875)

The charity was registered under the Charities Act 1960, charity registration no. 212296.

The policy and general management of the affairs of the charity are directed by the Board of Trustees.

Registered office

The Clerk to the Trustees
WitLet Ltd
10 Guithavon Street, Witham, Essex CM8 1BN

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Independent examiner

Jane Little FCCA
Clarkes, Blind Lane
Colchester
CO5 9XE

Bankers

Barclays Bank plc
Leicester
LE87 2BB

Solicitors

Bawtree & Sons
65 Newland Street
Witham
Essex

1. Structure, Governance and Management

Current Constitution

The charity is unincorporated, governed by a definitive Trust Deed and Rules dated 24 May 1929 and variation 28 November 1968.

The purpose of the charity is to provide and maintain 17 units of accommodation of which 5 are for Almshouse appointees and 12 for other tenants.

Risk Review

The Trustees have continued to conduct their reviews of the major risks to which the charity is exposed and systems have been identified to mitigate those risks. External risks regarding the need to prevent deterioration of property have resulted in the development of a refurbishment plan. Internal risks are minimised by the implementation of financial control and regulation procedures and these are regularly reviewed to ensure they still meet the needs of the charity.

Appointment of Trustees

The trust deed provides that there be up to a maximum of 11 Trustees of whom, one shall be the Vicar for the time being, of Witham, five shall be representative trustees appointed by Braintree District Council and five shall be co-opted.

New trustees are provided with an induction pack which is updated from time to time.

Organisation

The Trustees meet on at least a bi-annual basis.

3. Objectives and activities

During the year the charity continued to care for the properties occupied by the alms people and tenants.

Achievements and performance.

During the year, the Trustees' continued to consider the development of land and the refurbishment of the charity's freehold properties. They further considered the future status and administration of the Charity and the advantages/disadvantages of conversion to a charitable incorporated organization (CIO).

Those considerations continue as well as registration of the freehold land with the Land Registry.

During the year refurbishments and improvements continued to be carried out in the charity's properties. The charity seeks to improve the quality of housing provided to the public benefit.

4. Financial review

The results for the year are set out in the receipts and payments account on page 6 and resulted in a surplus of £10,135 (2024:£15,272) for the year. Work on refurbishing a further two properties commenced during 2025 and both were completed and occupied in 2025.

Reserves Policy

The Trustees have established a policy whereby the free reserves held by the charity should be a quarter of the annual resources expended. They are currently in excess of this.

ALMSHOUSE CHARITIES

REPORT OF THE TRUSTEES - continued

Plans for future periods

The Trustees continue to meet on at least a bi-annual basis and will be reviewing the refurbishment programme and the changes to the status of the scheme.

5. Public Interest

The Trustees follow the guidance given by the Charity Commission regarding the public interest element of activities.

Statement of the Board of Trustees' Responsibilities

The Charity is entitled under Charities Act 2011 to prepare receipts and payments accounts and a statement of assets and liabilities at the year end. The receipts and payments transactions are summarised in the accounts using natural classifications and not by activity.

The Charity follows guidance from the Charity Commission regarding the format of the receipts and payments accounts which do not claim to show a true and fair view of the Charity's financial activities and state of affairs. A consistent accounting convention from year to year has been applied.

Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with The Charities (Accounts and Reports) Regulations 2008.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

No Trustee received any remuneration/ expenses during the year.

The Board of Trustees confirms that the financial statements comply with the current statutory requirements and the terms of the Charity's governing Trust Deeds and Rules.

Approved by the Trustees on the 22 October 2026.

P R Barlow - Chairman

Independent Examiner's Report to the Trustees of ALMSHOUSE CHARITIES on the accounts for the year ended 31 December 2025 as set out on pages 6 and 7.

I report to the trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 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.

Basis of independent examiner's report

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

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 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 proper understanding of the accounts to be reached.

Use of my report

My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

Jane Little FCCA

ALMSHOUSE CHARITIES
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Restricted funds £	Total funds £	Last year £
Receipts				
Almshouse Housing Income	24,478		24,478	15,591
Other housing rent and water rates	84,865		84,865	66,934
Investment income	941		941	357
Bank Interest	3,811		3,811	4,305
	114,095	-	114,095	87,187
Payments				
Council Tax re vacant properties	- 30		- 30	870
Subscription National Assc Almshouses	33		33	267
Environment and water rates	-		-	787
Insurance	2,766		2,766	2,418
General maintenance to properties	24,859		24,859	43,284
Refurbishment to properties	10,039		10,039	-
Extraordinary Repairs and Compliance maintenance	22,289		22,289	-
Legal & Professional Fees	19,795		19,795	3,583
Utility Bills re vacant properties	1,942		1,942	347
Gardening & tree cutting	4,104		4,104	1,130
Reclaimable from tenant	-		-	372
Sundry	170		170	88
Bank charges	-		-	68
Clerks Fees	17,995		17,995	17,501
Independent Examiners Fees	-		-	1,200
	103,960	-	103,960	71,915
Net of receipts/(payments)	10,135	-	10,135	15,272
Cash funds last year end	401,257		401,257	385,985
Cash funds this year end	411,392	-	411,392	401,257

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Unrestricted funds	Restricted Income Funds		Total this year	Total last year
		Barnardiston Preacher Fund	King Educational Fund		
	£	£	£	£	£
Cash funds					
Barclays Bank Current Account	100,153	-	-	100,153	98,868
Barclays Bank Business Saver Deposit Account	218,969	-	-	218,969	216,125
Unity Trust Bank instant access account	44,932			44,932	44,932
Unity Trust Bank current account	42,069	-	-	42,069	41,102
WitLet Ltd Client A/c - sinking Fund	5,269	-	-	5,269	231
Total Cash Funds	411,392	-	-	411,392	401,257
Investment assets					
Recoupment Account - Accumulation	15,854	-	-	15,854	14,983
Extraordinary Repair Fund - Accumulation	1,898			1,898	1,793
Kings Educational Fund - Accumulation	-		228	228	223
Barnardiston for Preacher and other purposes - Income	-	498	-	498	490
03 Income Shares	1,546			1,546	1,522
7385 Income Shares	7,638	-	-	7,638	6,856
Total Investment Assets	26,935	498	228	27,660	25,867
Assets retained for the charity's own use					
Net rent & rate arrears	-	-	-	-	9,147
Dividend income from Blackrock	110	-	-	110	620
Council Tax refund due	-	-	-	-	288
Net Assets retained for the charity's own use	110	-	-	110	10,055
Tangible Fixed Assets					
Freehold Land & Buildings (valuation 1/1/1993)	785,000	-	-	785,000	785,000
Liabilities					
Independent Examiners Fee	1,200			1,200	300
Clerks Fees	1,285	-		1,285	1,102
Legal fees - gaining possession	-		-	-	1,912
Utility bills re vacant properties	-			-	3,029
Other	-			-	170
Total Liabilities	2,485	-	-	2,485	6,513

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

Signature	Print Name	Date of approval
C R Barlow	P.R.BARLOW	25/10/26

CHARITY COMMISSION
FOR ENGLAND AND WALES

Almshouse Charities	Charity No. 212296
For the period	1 January 2025 to 31 December 2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Total funds	Last year
	£	£	£	£
Receipts				
Almshouse Housing Income	24,478		24,478	15,591
Other housing rent and water rates	84,865		84,865	66,934
Investment income	941		941	357
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Cash funds this year end	411,392	-	411,392	401,257

Almshouse Charities	Charity No. 212296
For the Period	1 January 2025 to 31 December 2025

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

	Unrestricted funds	Restricted Income Funds		Total this year	Total last year
		Barnardiston Preacher Fund	King Educational Fund		
	£	£	£	£	£
Cash funds					
Barclays Bank Current Account	100,153	-	-	100,153	98,868
Barclays Bank Business Saver Deposit Account	218,969	-	-	218,969	216,125
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Tangible Fixed Assets					
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Total Liabilities	2,485	-	-	2,485	6,513

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

Signature	Print Name	Date of approval
[signature]	P.R. BARLOW	23/10/26