MOSYER ALMSHOUSES CHARITY No. 213753
COMMUNITY ACCOUNT
1 January 2025 to 31 December 2025

INCOME		**EXPENDITURE**		
Receipts from residents	29002	General repairs & misc. Maintenance	434.35	
		Kitchen Repairs and Maintenance	10450.19	10885
INVESTMENT INCOME				
NAACIF Shares Dividends	203	Heating and Lighting		7069
		Water Rates		2010
	29205	Gifts and vouchers		
		Insurance		1588
COIF Charities Fund Deposit Interest	4042			
		Administration:		
		Almshouses Assoc. Subscription		365
		Ssundry		27.5
Total Income	33247	Total Expenses		21943
		Excess Income over Expenditure		11304
	33247			33247

MOSYER ALMSHOUSES CHARITY No. 213753
ACCOUNT DETAILS AS AT 31ST DECEMBER 2025

Community Account - Barclays Bank			
Balance brought forward	45292	Payments (as detailed in Income & Expenditure)	11493
Receipts (as detailed in Income & Expenditure)	29002		
		Balance carried forward	32351
	74294		74294

Petty Cash Account			
Balance brought forward	6		
		Balance carried forward	6
	6		6

COIF CHARITIES DEPOSIT FUND			
Balance brought forward	90087		
Interest received in 2024	4042		
Deposit	20000	Balance carried forward	114129
	114129		114129

EXTRAORDINARY REPAIR FUND COIF INVESTMENT FUND		NATIONAL ASSOCIATION OF ALMSHOUSES COMMON INVESTMENT FUND	
Accumulation Shares (208.73 Shares - Valuation as at 31 Dec 2025)	53338	Income Shares (4785 Shares - Valuation as at 31 Dec 2025)	4948.65

MOSYER ALMSHOUSES CHARITY No. 213753
EXPENDITURE COMPARISON & ESTIMATES (£)

Heating & Utilities	**2022**	**2023**	**2024**	**2025**
Gas & Electricity	4512	6292	4218	7069
Gas maintenance contract	2549	3135	2797	
Water Rates	966	1256	1457	2010
Repairs				
Routine Maintenance	9841	26401	831	10885
Sundry				28
Management				
Insurance	1416	1412	1456	1588
Association Subs	196	343	353	365
Association Seminar			190	
TV Licence	8	8		
Fire Appliance Service	252	301	187	
Gifts/Goodwill payments/Donations	70	70	140	
Temp. Accom. - Resident		439		
Pest Control Services		45		
Total Expenditure	19810	39702	11629	21943

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
Mosyer Almshouses Charity

On accounts for the year ended	31/12/2025	**Charity no (if any)**	213753

Set out on pages 1-3
(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 **31/12/2025**.

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 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* *Please delete the words in the brackets if they do not apply.*

Signed: 

Date: 26/10/2026

Name: Duane Hardy

Relevant professional qualification(s) or body (if any):	ACCA
Address:	Front Office, 14 Lowther Road,
	Dover
	CT17 0BE

Section B Disclosure

Only complete if the examiner needs to highlight material 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.

I report to the Trustees on my examination of the financial accounts of the Mosyer Almshouses Charity (Charity No. 213753) for the year ended 31st December 2025 set out on pages 2 and 3. I confirm that no material matters have come to my attention giving cause to believe that accounting records were not kept in accordance with Section 130 of the Charities Act 2011, or that the accounts do not comply with prescribed accounting requirements.

MOSYER ALMSHOUSES CHARITY No. 213753
Trustees Annual Report
1 January 2025 to 31 December 2025

1. Trustees' Annual Report for the Year Ended 31 December 2025

The Trustees present their annual report alongside the fully audited financial statements for the Mosyer Almshouses Charity covering the period from 1st January 2025 to 31st December 2025. The Board of Trustees met regularly throughout the year with a complete quorum present at all statutory meetings.

Objects, Governance & Administration: The Charity exists to provide safe, comfortable, and affordable accommodation to long-term qualifying residents within its six historic almshouse dwellings. The resident community continues to foster a supportive, friendly atmosphere. Any minor disputes or maintenance concerns are addressed promptly by the Trustees.

Capital Refurbishments & Maintenance: In line with recommendations from the quinquennial property survey, planned improvements continued throughout 2025. Routine maintenance expenditure was maintained efficiently at £434.35, while £10,450.19 was allocated directly to major kitchen modernization (including complete refurbishment of No. 4 Almshouse). To date, two kitchens have been fully modernized, a third refurbishment is scheduled, and three properties have been retrofitted with accessible walk-in shower facilities.

Weekly Maintenance Charge (WMC) Adjustment:
In July 2025, the Trustees introduced the first contribution review in 3 years. Five dwellings are set at **£98.00 per week** (inclusive of heating and water rates), while one single-occupancy dwelling is set at **£85.00 per week** (inclusive of heating and water rates).

2. General Report & Reserves Strategy (2024–2025)

All six almshouses remained fully occupied throughout 2025, supported by an active waiting list. Reserve funds remain robust, safeguarding the Charity against future utility price shifts while maintaining a dedicated Extraordinary Repair Fund to preserve the 150-year-old structures.

L. James Wellings

Lynn James-Wellings
Trustee & Treasurer
Date: 31 st December 2025

P. A. Whittle

Pauline Whittle
Trustee
Date: 31 st December 2025