Trustees' Annual Report for the period

Period start date: From 01 01 2025 To 31 12 2025 (Period end date)

Section A Reference and administration details

Charity name	**Mrs Gilliat's Almshouses**
Other names charity is known by	**Cedars Almshouses**
Registered charity number (if any)	218898
Charity's principal address	59 Quarrendon Road
	Amersham
	Postcode **HP7 9EH**

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)
M K Hazell			The Trustees re-appoint standing Trustees every 4 years and any new Trustees appointed from time to time.
J M Dickins			
Rev D Hall			
M A Bell	Chair		

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Kathrin Kendall FCCA	c/o Keves & Hitsuji Ltd, Unit A, 82 James Carter Road, Mildenhall, IP28 7DE

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Charity Commission Scheme dated 26 January 1999, as amended by resolution dated 16 December 2021
How the charity is constituted	Trust
Trustee selection methods	The charity has one ex officio trustee and two or three co-opted trustees. Co-opted trustees are appointed by the trustees at a special meeting for a term of four years.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The object of the charity is the provision of almshouses for beneficiaries of the charity. Beneficiaries are deemed to be poor men and women who are in need, hardship or distress.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The charity provides and maintains almshouse accommodation for its beneficiaries in accordance with its governing document. In carrying out the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Section D Achievements and performance

Summary of the main achievements of the charity during the year	Following extensive maintenance work to the cottages and general site maintenance in 2024, further extensive work have been carried out during 2025. Valid Gas and Electricity Safety Certificates are in place.

Section E Financial review

Brief statement of the charity's policy on reserves	The trustees have not adopted a formal reserves policy. The charity maintains sufficient cash to meet day-to-day expenditure, with surplus funds held in savings and investments to provide for future maintenance, major repairs and refurbishment of the almshouses

Section F Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Michael Bell	
Full name(s)	MICHAEL ARTHUR BELL	
Position (eg Secretary, Chair, etc)	CHAIR	

Date 16th October 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	**Mrs Gilliat's Almshouses**		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	218898
Set out on pages	4-5		

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.

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:		**Date:**	19.10.2026
Name:	Kathrin Kendall		
Relevant professional qualification(s) or body (if any):	Association of Chartered Certified Accountants		
Address:	c/o Keves & Hitsuji Ltd Unit A, 82 James Carter Road Mildenhall, IP28 7DE		

CHARITY COMMISSION FOR ENGLAND AND WALES

Mrs Gilliat's Almshouses	218898	CC16a

Receipts and payments accounts

For the period from	01/01/2025	To	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					
Weekly Maintenance Contributions	20,752	-	-	20,752	20,752
Interest	2,939	-	-	2,939	-
Investment Income	4,247	-	-	4,247	4,047
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	27,938	-	-	27,938	24,799
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	27,938	-	-	27,938	24,799
A3 Payments					
Subscriptions	320	-	-	320	300
Repairs & Maintenance	19,848	-	-	19,848	20,868
Insurance	940	-	-	940	921
Travel	-	-	-	-	65
Training	-	-	-	-	105
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	21,108	-	-	21,108	22,259
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	21,108	-	-	21,108	22,259
Net of receipts/(payments)	6,831	-	-	6,831	2,540
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	109,201	-	-	109,201	106,660
Cash funds this year end	116,032	-	-	116,032	109,201

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

B1 Cash funds

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Skipton Building Society	85,000	-	-
Bank of Scotland	31,032	-	-
	-	-	-
Total cash funds	116,032	-	-

(agree balances with receipts and payments account(s))

B2 Other monetary assets

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

B3 Investment assets

	Fund to which asset belongs	Cost (optional)	Current value (optional)
M & G Investment	General Fund	-	103,351
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

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

B5 Liabilities

	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
Michael Bell CHAIR	MICHAEL BELL	16/10/26