MIDDLEMORE'S ALMSHOUSES

ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNTS

CHARITY NO: 221769

FOR THE YEAR ENDED 31 DECEMBER 2025

MIDDLEMORE'S ALMSHOUSES

TRUSTEES' ANNUAL REPORT FOR THE YEAR TO 31 DECEMBER 2025

OBJECTS AND ORGANISATION

The object of the Charity is to provide and administer Almshouses in Stanton by Dale – Derbyshire.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

In order to fulfil the objectives of the charity it has provided Almshouses to 7 residents in the year. The trustees believe that the charity achieves its aims and complies with the public benefit duties under section 17 of the 2011 Charity Act.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Managing Committee, which meets regularly, is responsible for the organisation of the charity.

FINANCES

The attached financial statements show the current state of the finances which the committee consider to be sound.

RESERVES POLICY

Unrestricted funds carried forward represent the reserve for funding the Charity's day to day expenditure over the short term.

TRUSTEES RESPONSIBILITIES

Housing Association and Charity Legislation require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for that period. In preparing the financial statements, suitable accounting policies have been adopted and consistently applied to the best of the Trustee's knowledge and belief by reference to reasonable and prudent judgements and estimates. Applicable accounting standard have been followed.

The Trustees are responsible for maintaining adequate accounting records, for safeguarding the assets of the Charity and for preventing and detecting fraud and other irregularities. The Trustees are also required to indicate where the financial statements are prepared other than on the basis that the Charity is a going concern.

FUTURE EVENTS

A CIO known as Middlemore's Almshouses (1197684) was registered on the 27 January 2022. Transfer of property and assets held by the charity will be made to the new entity in due course.

REFERNCE AND ADMINISTRATIVE INFORMATION

The charity is administered by the Trustees, comprising:-

Jonathan Sherwood

Christopher Howell

Alison Jackson

Leah Tunaley

Phillip Selby

Responsible for day to day running of the Charity: Sarah Lester

Charity Number: 221769

The charity is constituted by Deed of Trust and is registered with the Charity Commissioners (No: 221769). The Charity was constituted in 1964.

The Charity's address is 15 Main Street, Stanton by Dale, Ilkeston, Derbyshire, DE7 4QH.

The Charity's bankers are Lloyds TSB plc, Ilkeston Branch.

The Independent Examiner M Brady, Chartered Certified Accountant, of TC Group, Accountants.

RISK ASSESSMENT

The trustees have assessed the major risks to which the charity is exposed, in particular, those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate their exposure to the major risks.

DECLARATION: I declare, in our capacity of charity trustee, that the trustees have approved the report above, and have authorised us to sign it on their behalf.

Signature.....

Full Name Christopher Alexander Howell

Position Chairman

Date 29/10/26

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MIDDLEMORE'S ALMSHOUSES

I report to the Trustees on my examination of the accounts of Middlemore's Almshouses 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 carries out under Section 145 of the 2011 Act and in carrying out my examination I have followed all 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 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.

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 or the accounts to be reached.

M. Brady ..... Dated 30/10/26

M Brady FCCA
Chartered Certified Accountant

TC Group
Cliffe Hill House
22-26 Nottingham Road
Stapleford
Nottingham
NG9 8AA

MIDDLEMORE'S ALMSHOUSES

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	Unrestricted Funds £	Unrestricted Funds £
BALANCE BROUGHT FORWARD		
Current Account	5,762	2,965
	5,762	2,965
RECEIPTS		
Sale of Investments	-	-
Residents Contributions	29,050	23,731
Investment Income	-	360
	29,050	24,091
PAYMENTS		
Sundry Expenses - General	82	187
Heat, Light, Water and Council Tax	10,616	9,701
Insurance	1,302	1,262
Repairs and Maintenance	9,748	6,119
Gifts to Residents	-	205
Honorarium	2,750	2,985
Professional Fees	1,210	-
Subscriptions	353	343
Accountancy Fees	-	492
	26,061	21,294
TOTAL RECEIPTS (LESS PAYMENTS)	2,989	2,797
BALANCE CARRIED FORWARD	£ 8,751	£ 5,762
REPRESENTED BY:		
Current Account	8,751	5,762
	£ 8,751	£ 5,762

MIDDLEMORE'S ALMSHOUSES

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

	2025	2024
	UNRESTRICTED	UNRESTRICTED
ASSETS	£	£
Cash Funds		
Bank Current Account	8,751	5,762
	8,751	5,762

OTHER INVESTMENTS	Units	£
National Association of Almshouses Common Investments Fund Account	8.012	1,129.12
National Association of Almshouses Common Investments Fund Account	92.497	95.66
COIF Accumulation shares	415.80	106,251.25
COIF Income Shares	867.00	16,752.09

The charity owns 7 properties 'The Almshouses' these have not been valued for the purposes of these accounts.

LIABILITIES (GENERAL FUND)

2025 £		2024 £
654	Independent Examination 2025	-
624	Independent Examination 2024	624

Approved by the Trustees on 21st September 2026 Signed .....

MIDDLEMORE'S ALMSHOUSES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities Act 2011, recording only actual cash receipts and payments during the financial year. A Statement of Assets and Liabilities is included, listing the charity's assets and liabilities at the year-end. Valuations are not provided for non-cash assets as this is not required under the Receipts and Payments basis. The accounting policies have been applied consistently throughout the reporting period.

a) Income
Income is accounted for when received.

b) Payments
These are accounted for when paid.

The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

2. Trustee Expenses

There were no expenses reimbursed to Trustees in this year.

3. Trustees Remuneration

No remuneration or emoluments were received by the Trustees either in their capacities as Trustees or as members of the Board of Trustees and no emoluments paid in excess of £60,000.

4. Taxation

The charity is registered as a charity and as such no taxation is payable on the excess of income over expenditure.

5. Honorarium

£2,750 paid in the year to Sarah Lester to maintain the charity financial records and attend to all secretarial matters.

6. Related Parties

There are no transactions to disclose.

7. Dividend Income

At the year end, the charity held dividend cheques totalling £499.56 which has not been paid into the charity's bank account.

The cheques have subsequently expired without being banked and the charity has sought a replacement cheque from the payer, these will appear into the bank in the next financial year.

As the accounts are prepared on a receipts and payments basis, these amounts have not been included within the investment income or cash at bank for the year. The cheques will be recognised as receipts when banked.