Annual Report of the Trustees of Lincoln Almshouses
Charity No.232934

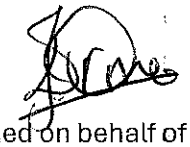
In 1910 Henry Lincoln left the sum of £1300 to the Paster and Deacons of the Union Church, Loughton, commonly known as Loughton Chapel, now known as Loughton Baptist Church, to be used for the purchase of land on which to build small Almshouses. In 1914 a suitable plot of land opposite the church was purchased and there are now 4 one bed Almshouses. The Will stated that these should be offered to those poor persons resident in Loughton of the age of 50 years and upwards. Preference being given to those attending the church for a period of 10 years.

The Almshouses are maintained by the Lincoln Almshouses charity of which the Deacons of Loughton Baptist Church are the Trustees.

Residents are charged a weekly maintenance contribution which is put towards the general running costs and maintenance of the property.

Expenses this year have been for general maintenance and carrying out work in uprating the loft insulation, pointing brickwork and replacing an extension roof.

A working capital is retained in the HSBC current account and emergency money in a deposit account. The charity has no regular overheads and the Trustees retain monies in the London Baptist Property Board Deposit account and investments in the COIF Deposit Fund and COIF Charities Investment Fund of over £100,000 in case of significant building repairs being required.



Signed on behalf of Lincoln Almshouses Charity Trustees: -

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: LINCOLN ALMS HOUSES.

On accounts for the year ended 31st MARCH 2026

Charity no (if any) 232734

Set out on pages 2 (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 [illegible].

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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: [signature] **Date:** 20/10/2026.

Name: MRS JACQUELINE STEPHENS.

Relevant professional qualification(s) or body

(if any):	
Address:	65 WHITEHALL LANE BUCKHURST HILL ESSEX IG9 5JG

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.

LINCOLN ALMSHOUSES

Registered Charity No. 232934

RECEIPTS AND PAYMENTS

For the year ended 31 March 2026

2025 £			INCOME		2026 £
	24,440		Rent	25,437	
	1,744		LBPB Interest	1,407	
	749		COIF Deposit Fund Int	644	
	0		Sundry	0	
26,933			Total Receipts		27,488
26,933			**Total income for the year**		**27,488**
			PAYMENTS		
	1,276		Water Rates	1,820	
	989		Insurance	1,016	
	5,835		Repairs/Maintenance	15,948	
	217		Bank charges	31	
	973		Sundry	188	
			Subscriptions	284	
			Parking	520	
9,289			**Total expenditure for the year**		**19,806**
17,644			Surplus / (deficit) for the year		7,682
			Expended to Investments		20,000

Statement of Short term Assets

38676			HSBC Current Account	24,307	
15858			COIF Deposit Account	16,502	
43620			LBPB	45,028	
98155			**Total Short term Assets**		**85,837**

Investment in Shares in Charities

Cost 2025 £	Market Value 2025 £	2025 No.	Official Investment Fund	Shares 2026 No.	Market Value 2026 £	Cost 2026 £
60,000	67,067	12,939		16,781	81,619	80,000